STATE OF INDIANA) about 160°	IN THE HAMILTON SUPERIOR COURT SS:
COUNTY OF HAMILTON)	CAUSE NO. 29D01-0811-PL-1489
STATE OF INDIANA,)
Plaintiff,		,)
v.		FILED
JONATHAN STOWE, individoing business as Champion of Carmel, Inc., Champion Mof Noblesville, Inc., Champion Arts of Noblesville LLC, CM Noblesville LLC, Champion Champion Martial Arts of Zic Champion Martial Arts of Zic Stowe Industries LLC, Stowe Incorporated and Family Karchampion Martial Arts of CHAMPION MARTIAL AR CARMEL, INC., CHAMPIO ARTS OF NOBLESVILLE, CHAMPION MARTIAL AR ZIONSVILLE LLC and STO INDUSTRIES INCORPORA	Martial A for Martial A of Fitness onsvilled ate, TS OF N MAI INC., TS OF WE,	Arts) Arts) CLERK OF THE HAMILTON SUPERIOR COURT s, Inc.,) e LLC,) e, Inc.,) stries) CRTIAL)
Defendants.		,)

AMENDED COMPLAINT FOR INJUNCTION, CONSUMER RESTITUTION, COSTS, AND CIVIL PENALTIES

The State of Indiana, by Attorney General Greg Zoeller and Deputy Attorney General Thomas Irons, petitions the Court pursuant to Indiana's Health Spa Services Act, Indiana Code § 24-5-7-1 et seq., and Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-1 et seq., for injunctive relief, consumer restitution, investigative costs, civil penalties, and other relief.

PARTIES

1. The Plaintiff, State of Indiana, is authorized to bring this action and to seek

injunctive and other statutory relief pursuant to Ind. Code § 24-5-0.5-4(c).

- 2. Defendant, Champion Martial Arts of Carmel, Inc. (hereinafter individually referred to as "CMA-Carmel"), at all times relevant to this Amended Complaint was a domestic corporation regularly engaged in the solicitation and sale of health spa goods and services, including but not limited to martial arts instruction and equipment, to Indiana consumers. CMA-Carmel maintained a principal place of business in Hamilton County at 14598 Clay Street Boulevard, Carmel, Indiana 46032.
- 3. Defendant, Champion Martial Arts of Noblesville, Inc. (hereinafter individually referred to as "CMA-Noblesville, Inc."), at all times relevant to this Amended Complaint was a domestic corporation regularly engaged in the solicitation and sale of health spa goods and services, including but not limited to martial arts instruction and equipment, to Indiana consumers. CMA-Noblesville, Inc., maintained a principal place of business in Hamilton County at 9625 East 150th Street, Noblesville, Indiana 46060 and/or 15532 Lockport Drive, Westfield, Indiana 46074.
- 4. Defendant, CMA of Noblesville LLC (hereinafter individually referred to as "CMA-Noblesville LLC"), at all times relevant to this Amended Complaint was a domestic limited liability company regularly engaged in the solicitation and sale of health spa goods and services, including but not limited to martial arts instruction and equipment, to Indiana consumers. CMA-Noblesville LLC maintained a principal place of business in Hamilton County at 9625 East 150th Street, Noblesville, Indiana 46060.
- 5. Defendant, Champion Martial Arts of Zionsville LLC (hereinafter individually referred to as "CMA-Zionsville"), at all times relevant to this Amended Complaint was a domestic limited liability company regularly engaged solicitation and sale of health spa goods

and services, including but not limited to martial arts instruction and equipment, to Indiana consumers. CMA-Zionsville maintained a principal place of business in Hamilton County (near the border with Boone County) at 4400 Weston Pointe, Zionsville, Indiana 46077.

- 6. Defendant, Stowe Industries Incorporated (hereinafter individually referred to as "Stowe Industries"), at all times relevant to this Amended Complaint was a domestic corporation regularly engaged in the solicitation and sale of health spa goods and services, including but not limited to martial arts instruction and equipment, to Indiana consumers. Stowe Industries maintained a principal place of business in Hamilton County at 15532 Lockport Drive, Westfield, Indiana 46074.
- 7. Defendant Jonathan Stowe individually and doing business as Champion Martial Arts of Carmel, Inc., Champion Martial Arts of Noblesville, Inc., Champion Martial Arts of Noblesville LLC, CMA of Noblesville LLC, Champion Fitness, Inc., Champion Martial Arts of Zionsville LLC, Champion Martial Arts of Zionsville, Inc., Stowe Industries LLC, Stowe Industries Incorporated, Family Karate (hereinafter individually referred to as "Stowe") at all times relevant to this Amended Complaint was an individual regularly engaged in the solicitation and sale of health spa services, including but not limited to martial arts classes, training and equipment, to Indiana consumers. Stowe was the president of CMA-Carmel, a director of CMA-Noblesville, Inc., the registered agent for CMA-Noblesville LLC, a principal of Stowe Industries which, in turn, is the registered agent for CMA-Zionsville and Stowe resided in Hamilton County at 15532 Lockport Drive, Westfield, Indiana 46074.
- 8. At all times relevant to this Amended Complaint, Stowe was the controlling principal and owner and CMA-Carmel, CMA-Noblesville, CMA-Zionsville and Stowe Industries, and was active in its management and operations. As controlling principal and

owner, Stowe controlled and directed the affairs of the aforementioned entities, including advertising and sales practices, and has used the entities for the purpose of misleading and deceiving Indiana consumers as set forth herein.

- 9. When, in this Amended Complaint, reference is made to any act of CMA-Carmel, CMA-Noblesville, CMA-Zionsville, Stowe Industries and/or Stowe (hereinafter collectively referred to as "Defendants"), such allegations shall be deemed to mean that the principals, agents, representatives, or employees of Defendants did or authorized such acts to be done while actively engaged in the management, direction, or control of the affairs of Defendants and while acting within the scope of their duties, employment, or agency.
- 10. On April 17, 2007, Stowe, *inter alia*, entered into a Consent Decree with the State of Indiana in St. Joseph Superior Court to resolve claims brought against him arising from allegations by the State of violations of the Indiana Health Spa Services Act, Indiana Code § 24-5-7-1, *et seq.* and the Indiana Deceptive Consumer Sales Act, Indiana Code § 24-5-0.5-1, *et seq.* A true and correct copy of the Consent Decree is attached and incorporated by reference as Exhibit "A".
- 11. Pursuant the Consent Decree, Stowe and his agents, representatives, employees, successors, and assigns, *inter alia*, were enjoined from violating various provisions of the Acts referred to above, and were required to provide consumers with a refund policy and adhere to certain cancellation procedures, among other relief. *See* Exhibit "A" at paragraphs 5 and 6.
- 12. Beginning on or about 2006, Defendants began the process of searching for commercial space in and around central Indiana to conduct various business endeavors, including tanning salons, children's fitness enters and facilities for martial arts classes and training, and they subsequently entered into several leases in connection therewith.

- 13. On or about December 2005, Defendants entered into a lease for commercial space located in the Carmel Clay Terrace Mall at 14598 Clay Terrace Boulevard, Suite 160, Hamilton County, Carmel, Indiana 46032 (hereinafter the "Carmel Location").
- 14. The commercial space referred to in paragraph 13 was to be used for martial arts classes and instruction began on or about July 2006.
- 15. Defendants negotiated the lease referred to in paragraph 13 such that they would receive sizeable up front money (approaching \$100,000) from the lessor in exchange for higher rents over time.
- 16. The monthly minimum rent payments on the lease referred to in paragraph 13 was approximately \$6,500, representing and annual rate of approximately \$20 per square foot.
- 17. Between October 2007 and March 2008, Defendants entered into three leases for three commercial spaces located at the Noblesville Fishers Community Center 9625 East 150th Street, Hamilton County, Noblesville, Indiana 46038 (hereinafter the "Noblesville Location").
- 18. The three commercial spaces referred to in paragraph 17 were to be used for martial arts classes and instruction, a children's fitness center, and a food court, respectively.
- 19. Defendants negotiated the leases referred to in paragraph 17 such that they would receive sizeable up-front money exceeding \$100,000 from the lessor in exchange for higher rents over time.
- 20. The initial minimum rents for the three commercial spaces referred to in paragraph 17 were: \$5,565.00 per month, representing an annual rent of approximately \$21.00 per square foot for the martial arts' instruction space; \$6,394.50 per month, representing an annual rent of approximately \$14.00 per square foot for the children's fitness center; and \$950.00

per month, representing an annual rent of approximately \$15.00 per square foot for the food court.

- 21. On or about November 2007, Defendants entered into two leases for two commercial spaces located at the Weston Pointe Shoppes, 4400 Weston Point Drive, Hamilton County, Zionsville, Indiana 46077 (hereinafter the "Zionsville Location").
- 22. The two commercial spaces referred to in paragraph 21 were to be used for martial arts classes and instruction and a tanning salon, respectively.
- 23. Defendants negotiated the leases referred to in paragraph 21 such that they would receive sizeable up-front money from the lessor in exchange for higher rents over time.
- 24. The initial minimum rent for the commercial space to be used for martial arts instruction was \$6,133.33 per month, representing an annual rent of approximately \$23.00 per square foot.
- 25. Defendants entered into and or executed one or more of the leases referred to above under the names of unregistered and/or non-existent entities.

The Carmel Location

- At the Carmel Location, Defendants were, upon information and belief, sued by the lessor in September of 2007 in connection with Defendants' failure to meet lease duties, including Defendants failure to pay rents.
- 27. Around this time Defendants incurred additional debt obligations and upfront moneys at the Zionsville and Noblesville Locations as set forth above.
- 28. Subsequent to September 2007, Defendants received additional warnings related to its debt obligations at the Carmel Location from the lessor.
 - 29. In 2008, Defendants failed to pay their Carmel Location employees.

- 30. Defendants, including Stowe, intentionally and without any notice to consumers, closed the Carmel Location on or about October 30, 2008 after removing items of value.
- Defendants, including Stowe, told at least one employee months before the Carmel Location's closing that it was going to close, and yet during this time, Defendants, including Stowe, solicited consumers and entered into contracts for multi-year martial arts instruction with consumers who were enticed into paying large sums of upfront money to Defendants.
- 32. During the course of its operations at the Carmel Location, Defendants solicited and received substantial funds from Indiana consumers, as detailed below.
- 33. During the course of its operations at the Carmel Location, Defendants told consumers Defendants' credit card processing equipment was broken to force consumers to pay via personal check.
- 34. Instead of using consumer funds for proper purposes, Defendants, specifically including Stowe, used the money to pay past business and personal debts with no regard to future obligations to consumers who paid significant up front money to Defendants for martial arts instruction and equipment.
- 35. Upon information and belief, Defendants closed the Carmel location in an attempt to avoid past obligations and debts; including those owed to consumers they solicited and contracted with.
- 36. Upon information and belief, there are approximately 30-40 consumers affected by the sudden and intentional closing of the Carmel Location by the Defendants.

The Noblesville Location

- 37. Upon information and belief, Defendants incurred substantial additional debt obligations in connection with the leases at the Noblesville Location.
- 38. Defendants failed to use the up front money paid by the lessee at the Noblesville Location for proper purposes, for example Defendants contracted for work and equipment related to Defendants' businesses but failed to pay for the work and equipment.
- 39. Defendants operated the Noblesville Location from on or about November 2007 to on or about mid-September 2008 and during the course of its operations at the Noblesville Location, Defendants solicited and received substantial funds from Indiana consumers, as detailed below.
- 40. Instead of using the up front money from the lessor and consumer funds for proper purposes, Defendants, specifically including Stowe, used the money to pay past business and personal debts with no regard to future obligations to consumers who paid significant up front money to Defendants for multi-year martial arts instruction and equipment.
- 41. Additionally, Defendants, including Stowe, used the funds for personal expenses, and upon information and belief, Stowe personally used significant funds to lease a new BMW M3 and take an extended Caribbean vacation with his girlfriend, among other things.
- 42. In connection with the commercial space that was to be used for the children's fitness center, Defendants failed to order and/or pay for the necessary equipment, yet Defendants, including Stowe, directed its agents and employees to solicit, represent and contract with consumers knowing the business could not and would not open and operate as represented.
- 43. Upon information and belief, Defendants, including Stowe, never intended on operating the children's fitness center or food court at the Noblesville Location; instead they

entered into lease transactions as a means to obtain up front money to use for non-business related debts, among other things.

- 44. On or before March 2008, Defendants, including Stowe, received formal warnings regarding eviction from the lessor of the Noblesville Location which the Defendants ignored.
 - 45. In 2008, Defendants often failed to pay their Noblesville employees.
- 46. Defendants intentional actions detailed above led to a *de facto* eviction of Defendants at the Noblesville Location on or about September 2008.
- 47. In the months leading up to the closing of the Noblesville Location, Defendants, including Stowe, solicited consumers and entered into contracts with consumers who were enticed into paying large sums of upfront money to Defendants who were aware of the impending eviction.
- 48. Upon information and belief, there are dozens of affected consumers at the Noblesville Location.

The Zionsville Location

- 49. Upon information and belief, Defendants incurred substantial additional debt on and after entering the leases at the Zionsville Location.
- 50. Defendants failed to use the up front money paid by the lessee at the Zionsville Location for proper purposes and, upon information and belief contracted for work and equipment related to Defendants' businesses but failed to pay for it.
- 51. During the course of its operations at the Zionsville Location from on or about March 2008 to on or about August 2008, Defendants solicited and received substantial funds from Indiana consumers, as detailed below.

- 52. Instead of using the up front money from the lessor and consumer funds for proper purposes, Defendants, specifically including Stowe, used the money to pay past business and personal debts with no regard to future obligations to consumers who paid significant up front money to Defendants for multi-year martial arts instruction.
- 53. Defendants used the funds for personal expenses, and upon information and belief, Stowe personally used significant funds lease a new BMW M3 and take an extended Caribbean vacation with his girlfriend, among other things.
- 54. Defendants, including Stowe, received formal warnings regarding eviction from the lessor of the Zionsville Location which Defendants chose to ignore and continued to solicit and contract with consumers for multi-year martial arts instruction paid up front.
 - 55. In 2008, Defendants often failed to pay their Zionsville Location employees.
- 56. On information and belief, during the course of operating the Zionsville Location, Defendants, including Stowe, cashed checks drawn upon Defendants' line of credit where the credit limit had already been exhausted.
- 57. Defendants intentional actions detailed above led to a *de facto* eviction of Defendants from the Zionsville Location on or about late August or early September 2008.
- 58. Defendants, including Stowe, told at least one employee months before the Zionsville Location's closing that it was going to close, and yet during this time, Defendants, including Stowe, solicited consumers and entered into contracts with consumers who were enticed into paying large sums of upfront money to Defendants.
- 59. Upon information and belief, there are at least 10 affected consumers at the Zionsville Location.

- 60. By the time the Zionsville Location began its operations, Defendants, notwithstanding past and other present debt obligations, had incurred minimum (excluding common areas obligations) monthly rent obligations at their three martial arts' locations of over \$18,000.
- 61. At all times relevant to this Amended Complaint, Defendants, including Stowe, directed their agents and employees to refrain from referring or telling consumers that Stowe was an owner of any of the three martial arts locations.
- 62. Upon information and belief, in late October 2008, Stowe left the Indianapolis area for parts unknown in an attempt to avoid, among other things, his obligations to dozens of innocent consumers and their children, supported in part by the money he wrongfully obtained from them.
- 63. Plaintiff may amend its Amended Complaint to add many more affected consumers as well as any additional defendants in the normal course.

Defendants' Marketing and Solicitation Practices

- 64. At least since November 2006, Defendants have engaged in providing martial arts instruction and equipment to Indiana consumers, with an emphasis on children, and represented the physical and personal benefits of membership in Defendants' program to include physical development, weight loss, and increased flexibility.
- 65. At all times relevant to this Amended Complaint, Defendants have solicited and marketed to potential customers by direct mail of informational flyers and brochures, newspaper advertising and in-store distribution of informational materials, among other methods.

- 66. Defendants' marketing materials represent that they are a member of the "National Association of Martial Artists" and that their instructors are "nationally certified" are receive "continued training on the latest motivation and teaching systems for children".
- 67. Upon information and belief, at all times relevant to this Amended Complaint,
 Defendants solicited consumers with a 30 day "free" trial membership.
- 68. As part of Defendants' solicitation practices, potential consumers are evaluated by Defendants and a "Personal Analysis" form is completed and signed by the potential consumer or his/her parent or guardian. An exemplary copy of Defendants' "Personal Analysis" form ("Personal Analysis") is attached and incorporated by reference as Exhibit "B."
- 69. Defendants' "Personal Analysis" form contains the preprinted statement, "I understand there is a no refund policy on any monies I will pay to Champion Martial Arts".
- 70. Indiana's Health Spa Services Act, Ind. Code § 24-5-7-1 et seq., provides buyers of health spa services with a three day right to cancel health spa services contracts. The Act further provides that any waiver by the buyer of part or all of the act is void and unenforceable.
- 71. An additional element of Defendants' solicitation practices was a PowerPoint® slide-show (the "Introduction") that described Defendants' various programs and pricing and was typically shown to each consumer.
- 72. Defendants offered various three-year martial arts training programs primarily directed at young children, including "Lil' Dragons", "Little Dragons Family" "Karate for Kids", "Black Belt Club", "Team XMA", "Leadership", and "Leadership Family" among others.

- 73. Defendants used the Introduction as one of the means to convince consumers to pay up front for contracts of a typical three year term.
- 74. For all of the programs solicited, Defendants represented to consumers that if they paid up front, they would receive a 20% discount plus free equipment. Attached as Exhibit "C" are true and correct excerpts taken from the Introduction which illustrate Defendants' solicitations for up front payments.
- 75. Upon information and belief, during the Introduction, Defendants represented that for at least one of the programs, if a consumer paid up front, a *pro rata* refund was available if certain goals were met prior to the three year term of the contract.
- 76. Upon information and belief, Defendants were aware that the vast majority of consumers would never timely complete the program.
- 77. Upon information and belief, during the Introduction, Defendants represented that consumers who paid up front would receive free training and equipment replacement upon the expiration of the three year term of the contract.
- 78. The Introduction also served as the means of referencing an entity called ASF International, Inc. (hereinafter "ASF").

Defendants' Membership Agreements/Contracts

79. Typically, when a consumer was ready to complete a transaction, Defendants would present the consumer with a "membership agreement" form on ASF letterhead. A true and correct copy of the form Defendants used is attached and incorporated by reference as Exhibit "D".

- 80. The document itself does not clearly identify Defendants as a contracting party, refers to "credit", "consumer credit contract", default and late payments, late and return fees, penalties, and interest.
- 81. The document fails to define or explain how many of the payments, interest, penalties or fees are calculated and represents that balances are to be paid to ASF.
- 82. The document created a belief in consumers minds that ASF was either the entity with which the consumer was contracting with, or that ASF was closely affiliated with Defendants and that a consumer's obligations flow to either ASF, Defendants or both.
- 83. All consumers' contracts provided for cancellation if any one of Defendants' facilities (Carmel, Noblesville or Zionsville) closed, since each Location was more than 5 miles from each other Location.
- 84. While the exact role of ASF in connection with Defendants' transacting with consumers is not presently clear, upon information and belief, ASF served as a payment processor for some of the Defendants, identified as Schools #7417 (the Carmel Location), #8329 (the Noblesville Location), and #8474 (the Zionsville Location).
- 85. While the exact role of ASF in connection with Defendants' transacting with consumers is not presently clear, upon information and belief, ASF did not serve as a collection agency and did not provide a credit line to Defendants or involve an assignment of rights to payment from any of the membership agreements/contracts consumers entered into with Defendants.
- 86. Defendants, including Stowe, directed their agents and employees to represent the benefits of up front payment by emphasizing the "extra" costs of paying month to month and other obligations to ASF.

- 87. Upon information and belief, on at least one occasion, Defendants, including Stowe, contacted consumers who had opted to pay monthly and represented themselves as agents of ASF to encourage consumers to opt for up front payment.
- 88. Upon information and belief, on at least one occasion, Defendants, including Stowe, represented themselves as agents of ASF to consumers who had expressed an interest to cancel a contract/membership agreement.
- 89. Between July 2007 and late September 2008, Defendants, including Stowe, filed no less than 8 claims against consumers in the Small Claims Court of Hamilton County.
- 90. Without any authority from ASF, Defendants, including Stowe, filed under ASF's name.
- 91. At times relevant to this Amended Complaint, in soliciting, contracting and otherwise transacting with consumers, Defendants, including Stowe, used and referred to ASF and a "corporate" office as a means and in ways intended to mislead consumers into among other things, paying Defendants up front for martial arts instruction and equipment.
- 92. Indiana's Health Spa Services Act, Ind. Code § 24-5-7-1 et seq., provides that contracts entered into upon reliance of any willfully or fraudulently disseminated information, representation, notice, or advertisement of the seller is void and unenforceable.
- 93. Upon information and belief, Defendants ran a "Ponzi scheme", in that present payments by consumers for martial arts instruction and equipment were used to pay past debts, and payments were taken for such goods and services by Defendants knowing they would never be provided.
- 94. Defendants purposely interchanged and substituted their corporate, legal, assumed, and fictitious names when soliciting and transacting with consumers, including those

identified below, so as to confuse the consumers regarding the actual entity with which they were dealing.

- 95. Stowe has ignored, controlled, and manipulated the corporate and other legal forms of his companies in an attempt to mislead and deceive consumers.
- 96. Upon information and belief and at all times relevant to this Amended Complaint, Defendants were undercapitalized and Stowe commingled other Defendants' funds with his own and otherwise conducted his personal and other Defendants' businesses as one.
- 97. Pursuant to Ind. Code § 23-1-26-3, a shareholder may become personally liable by reason of the shareholder's own acts or conduct.
- 98. Pursuant to Ind. Code § 23-18-3-3, a member, manager, an agent, or an employee of a limited liability company may become personally liable for the person's own acts or conduct.
- 99. Piercing the corporate, LLC or other legal form to hold Stowe personally responsible for the actions of the corporations and companies he controls is necessary to prevent misuse of the corporate form and to prevent injustice to consumers.
- 100. Upon information and belief, Stowe used payments by consumers to cover personal expenses unrelated to Defendants' business.
- 101. Since at least November 2006, Defendants have entered into contracts with Indiana consumers, including those identified below, wherein the Defendants represented they would provide martial arts instruction services and/or products, some of which has been described above.

Consumers Affected by Defendants' Misconduct: The Carmel Location

102. Based upon the Defendants' representations, the following Indiana consumers

purchased health spa services, including but not limited to martial arts instruction and equipment from Defendants at Defendants' Carmel Location, often paying in full for multi-year contracts beginning on the following date or dates and paying the following amounts (a true and correct redacted copy of each identified consumer's contract is attached and incorporated by reference as Exhibit "E"):

a.	03/16/07	Gwen & Derrick Kuhns of Westfield, IN	\$4,549.00;
b.	07/05/08	Srini & Ugandahr Ygaanti of Wesfield, IN	\$2,925.00;
c.	08/11/07	Angela Rabb of Carmel, IN	\$4,549.00;
d.	09/25/07	Ryan Hand of Westfield, IN	\$5,527.00;
e.	03/31/07	Joseph & Jennifer Matura of Carmel, IN	\$6,211.00;
f.	09/17/07	Jill Cary of Westfield, IN	\$3,500.00;
g.	07/08/08	Kristin & Kirke Willing of Westfield, IN ,	\$3,649.00;
h.	02/11/08	Cynthia & Jason Richmond of Carmel, IN	\$2,948.00;
	08/12/08		
i.	04/16/08	Ashley Knott of Westfield, IN	\$1,839.00;
j.	10/09/07	A. Elliot Archer of Carmel, IN	\$3,420.00;
k.	08/31/07	Juan Rivera of Carmel, IN	\$4,788.00;
1.	01/12/08	Dheeraj Singh of Carmel, IN	\$3,969.80;
	04/18/08		
m.	11/09/07	Nicole Primavera of Fishers, IN	\$3,600.00;
n.	02/06/08	Monica Mishra of Westfield, IN	\$3,059.00;
0.	06/18/08	Bruce & Maria Siegmann of Carmel, IN	\$7,299.00;

p.	11/24/07	Annabelle Ward of Westfield, IN	\$6004.00;
	12/08/07		F
q.	08/02/08	Roy Holcomb of Carmel, IN	\$3,600.00;
r.	03/09/08	Robert Foraker of Carmel, IN	\$4,480.00;
S.	01/13/07	Krishna Ankaraju of Carmel, IN	\$5,074.00;
	09/13/08		
t.	01/05/08	Nagajothi Manoharan of Westfield, IN	\$3,469.00;
u.	02/02/08	Ed Turton of Carmel, IN	\$6,598.00;
v.	03/18/08	Sanjay Patel of Carmel, IN	\$5,995.00;
	07/05/09		
w.	08/28/07	Jun Chen of Westfield, IN	\$5,213.40;
x.	01/16/08	Roxane Menez of Carmel, IN	\$6,850.00;
y.	02/05/08	Gina Salem of Noblesville, IN	\$5,099.00;
Z.	07/15/07	Tim Winslow of Carmel, IN	\$5,472.00;
	09/29/07		
aa.	04/25/08	Julie Saxe of Carmel, IN	\$3,748.00;
bb.	10/11/08	Kiran Biddala of Westfield, IN	\$1,723.00;
cc.	07/03/08	Joe Hasto of Westfield, IN	\$5,859.00;
dd.	02/10/08	Randal Garner of Noblesville, IN	\$5,859.00;
ee.	12/20/07	Laurie Anderson of Carmel, IN	\$2,736.00;
ff.	08/17/07	Joe Murphy of Westfield, IN	\$3,600.00;
gg.	07/09/08	Whitney Huddleston of Westfield, IN	\$4,950.00;

hh.	09/11/07	Jeri Hickman of Carmel, IN	\$1,025.29;
ii.	02/11/08	Jason Richmond of Carmel, IN	\$1,474.00;
jj.	08/12/08	Cynthia Richmond of Carmel, IN	\$1,474.00;
kk.	01/07/08	Richard Such of Westfield, IN	\$3,600.00;
ll.	08/31/07	Robert Shaffer of Carmel, IN	\$5,239.00;
mm.	01/23/06	Heather Mullett of Carmel, IN	\$5,200.00;
nn.	12/09/06	Curtis Hale of Cary, NC	\$6,739.00;
00.	02/13/08	Maurine Schiller of Carmel, IN	\$5,859.00;
pp.	07/19/07	Neil Patel of Carmel, IN	\$6,825.25;
qq.	02/02/08	Annette Suggs of Carmel, IN	\$3,649.00;
tr.	01/13/08	Rebecca Ogle of Carmel, IN	\$8,908.80;
SS.	04/01/08	Lourdes Caballero of Carmel, IN	\$3,649.00;
tt.	07/23/07	Paul Osborne of Westfield, IN	\$7,494.00;
*	09/30/07		
uu.	08/21/08	Connie Morley of Carmel, IN	\$3,649.00;
vv.	01/25/08	Mike Cooney of Westfield, IN	\$3,600.00;
ww.	10/02/07	Scott Smith of Carmel, IN	\$2,557.98;
XX.	05/09/08	Noel Paul of Westfield, IN	\$4,800.00;
yy.	05/16/08	Michele & Chris Brown of Carmel, IN	\$5,472.00;
zź.	tbd	Mike & Liz Staton of Carmel, IN	\$1,000.00;
aaa.	11/11/06	Karl Niemiec of Carmel, IN	\$1,800.00;
bbb.	07/09/07	Scott Straton of Carmel, IN	\$4,847.50;
	09/30/07		

ccc.	10/20/07	Timothy Almack of Noblesville, IN	\$6,211.00;
ddd.	08/05/07	David Dickerson of Carmel, IN	\$3,200.00;
eee.	07/15/07	Keith DeVries & Shelby Anderson of Carmel, IN	N \$4,891.00; and
fff.	06/03/06	Amy Barker of Westfield, IN	\$2,500.00.

Despite Defendants accepting payments from these consumers for services and/or products to be rendered, Defendants failed to perform or provide the products or services as originally represented and Defendants intentionally and without warning closed the Carmel Location on or about October 30, 2008.

103. As of today's date, Defendants have yet to either complete the represented services as represented and/or provide the products as represented or to provide a refund to those customers identified in paragraph 102 and its sub parts.

Consumers Affected by Defendants' Misconduct: The Noblesville Location

104. Based upon the Defendants' representations, the following Indiana consumers purchased health spa services, including but not limited to martial arts instruction and equipment from Defendants at Defendants' Noblesville Location, often paying in full for multi-year contracts beginning on the following date or dates and paying the following amounts (a true and correct redacted copy of each identified consumer's contract is attached and incorporated by reference as Exhibit "F"):

a.	tbd/08	David Bukowski of Noblesville, IN	\$3,600.00;
b.	01/26/08	Ricardo Tapia of Carmel, IN	\$5,768.99;
c.	01/14/07	Jennifer Pope of Fishers, IN	\$5,355.00;
d.	07/08/08	Wendy Breeden of Noblesville, IN	\$tbd;
e.	01/12/08	Anik Mitra of Carmel, IN	\$3,840.40;

f.	02/08	Laura Gagnon of Noblesville, IN	\$4,050.00;
g.	08/15/0	Miguel Villasol of Noblesvillem, IN	\$3,649.00;
h.	01/28/0	Robert Hamilton of Noblesville, IN	\$2,647.58;
i.	07/03/0	Diane Lewis of Noblesville, IN	\$5,859.00;
j.	03/10/0	Nathan & Heather Farley of Noblesville, IN	\$3,649.00;
k.	05/24/0	8 Kristen Ockenfels of Noblesville, IN	\$5,859.00;
1.	06/25/0	Daniel Sandlin of Noblesville, IN	\$5,000.00;
m.	06/04/0	Monty Poston of Noblesville, IN	\$5,859.00;
n.	01/10/0	Amy Todd of Fishers, IN	\$2,329.00;
0.	11/08/	O7 Serena Bruce of Fishers, IN	\$1,900.00; and
p.	06/01/	Sara Feliciano of Noblesville, IN	\$4,779.00.

- 105. Despite Defendants accepting payments from these consumers for services and/or products to be rendered, Defendants failed to perform or provide the products or services as originally represented and Defendants' wrongful conduct caused the sudden closure of the Noblesville Location on or about September 2008.
- 106. As of today's date, Defendants have yet to either complete the represented services as represented and/or provide the products as represented or to provide a refund to those customers identified in paragraph 105 and its sub parts.

Consumers Affected by Defendants' Misconduct: The Zionsville Location

107. Based upon the Defendants' representations, the following Indiana consumers purchased health spa services, including but not limited to martial arts instruction and equipment from Defendantsat the Zionsville Location, often paying in full for multi-year contracts beginning on the following date or dates and paying the following amounts (a true and correct

f.	02/01/08	Laura Gagnon of Noblesville, IN	\$4,050.00;
g.	08/15/08	Miguel Villasol of Noblesvillem, IN	\$3,649.00;
h.	01/28/08	Robert Hamilton of Noblesville, IN	\$2,647.58;
i.	07/03/08	Diane Lewis of Noblesville, IN	\$5,859.00;
j.	03/10/08	Nathan & Heather Farley of Noblesville, IN	\$3,649.00;
k.	05/24/08	Kristen Ockenfels of Noblesville, IN	\$5,859.00;
1.	06/25/06	Daniel Sandlin of Noblesville, IN	\$5,000.00;
m.	06/04/08	Monty Poston of Noblesville, IN	\$5,859.00;
n.	01/10/08	Amy Todd of Fishers, IN	\$2,329.00;
0.	11/08/07	Serena Bruce of Fishers, IN	\$1,900.00; and
p.	06/01/08	Sara Feliciano of Noblesville, IN	\$4,779.00.

- 105. Despite Defendants accepting payments from these consumers for services and/or products to be rendered, Defendants failed to perform or provide the products or services as originally represented and Defendants' wrongful conduct caused the sudden closure of the Noblesville Location on or about September 2008.
- 106. As of today's date, Defendants have yet to either complete the represented services as represented and/or provide the products as represented or to provide a refund to those customers identified in paragraph 104 and its sub parts.

Consumers Affected by Defendants' Misconduct: The Zionsville Location

107. Based upon the Defendants' representations, the following Indiana consumers purchased health spa services, including but not limited to martial arts instruction and equipment from Defendantsat the Zionsville Location, often paying in full for multi-year contracts beginning on the following date or dates and paying the following amounts (a true and correct

redacted copy of each identified consumer's contract is attached and incorporated by reference as Exhibit "G"):

- a. 05/10/08 Leroy Devine of Zionsville, IN \$7,059.00;
- b. 06/08/08 P and L. Massock of Westfield, IN \$7,360.00; and
- c. 03/09/08 Micah Tragessor of Zionsville, IN \$5,865.00.
- 108. Despite Defendants accepting payments from these consumers for services and/or products to be rendered, Defendants failed to perform or provide the products or services as originally represented.
- 109. Defendants' wrongful conduct caused the sudden closure of the Zionsville Location on or about late August 2008.
- 110. As of today's date, Defendants have yet to either complete the represented services as represented and/or provide the products as represented or to provide a refund to those customers identified in paragraph 107 and its sub parts.

COUNT I – VIOLATIONS OF THE HEALTH SPA SERVICES ACT

- 111. The Plaintiff re-alleges and incorporates by reference the allegations contained in rhetorical paragraphs 1 through 110 above.
 - 112. Defendants are "sellers" as defined by Indiana Code § 24-5-7-1.
- 113. Defendants are engaged in providing "health spa services" as defined by Indiana Code § 24-5-7-1.
- 114. Defendants' contracts with buyers, including but not limited to those individuals identified above, fail to provide that "the performance of the agreed upon services is to begin within forty-five (45) days from the date that the contract is entered into" in violation of Ind. Code § 24-5-7-4.

- 115. Defendants failed to provide buyers and/or consumers, including some of those identified above, with written contracts containing the disclosures required by the Health Spa Services Act at the time they enrolled in Defendants' martial arts programs, in violation of Ind. Code §§ 24-5-7-2, 5 and 6.
- 116. Defendants failed to provide refunds within 30 days or receipt of notice of cancellation from some of the buyers and/or consumers identified above, in violation of Ind. Code §24-5-7-8(a).
- 117. Defendants' failure to refund moneys paid by some of the buyers and/or consumers identified above within thirty (30) days after receiving a notice of cancellation violated Ind. Code § 24-5-7-5(d).
- 118. Health spa services contracts entered into in reliance upon any willfully or fraudulently disseminated false or misleading information, representation, notice, or advertisement of the seller, including some of the contracts entered into by individuals identified above, are void and unenforceable pursuant to Ind. Code § 24-5-7-11.
- 119. Health spa services contracts that do not comply with the Health Spa Services Act, including some of the contracts entered into by individuals identified above, are voidable at the option of the buyer pursuant to Ind. Code § 24-5-7-10.

COUNT II - VIOLATIONS OF THE DECEPTIVE CONSUMER SALES ACT

- 120. The Plaintiff re-alleges and incorporates by reference the allegations contained in rhetorical paragraphs 1 through 119 above.
- 121. The violations of Indiana's Health Spa Services Act set forth above constitute deceptive acts that are actionable under Ind. Code § 24-5-0.5, and are subject to the penalties set forth therein, pursuant to Ind. Code § 24-5-7-17.

- 122. Defendants are "suppliers" as defined by Indiana Code § 24-5-0.5-2(1).
- 123. The solicitations and transactions identified above are "consumer transactions" as defined by Indiana Code §24-5-0.5-2(1).
- 124. Defendants' representations to consumers, including but not limited to some of those identified above, that Defendants were offering a thirty (30) day, no obligation, trial membership, when they knew or should have known that no such trial membership was being offered, misrepresented the benefits and characteristics of consumer transactions, in violation of the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(1), and misrepresented the price advantage of a consumer transaction, in violation of Ind. Code § 24-5-0.5-3(a)(6).
- 125. Defendants' representations to consumers, including but not limited to some of those consumers identified above, that contracts and/or membership agreements could be cancelled at any time, or within a certain period of time, when Defendants knew or should reasonably have known that they would not honor consumers' attempts to cancel the contracts and/or agreements, misrepresented the benefits and characteristics of the transactions, in violation of Ind. Code § 24-5-0.5-3(a)(1), and the consumers' rights, remedies, and obligations, in violation of Ind. Code § 24-5-0.5-3(a)(8).
- 126. Defendants' representations to consumers, including but not limited to some of those identified above, that they could receive a refund within 30 days if not satisfied when Defendants knew or should reasonably have known that no refund would be paid, misrepresented the benefits and characteristics of the transactions, in violation of Ind. Code § 24-5-0.5-3(a)(1), and misrepresented the consumers' rights, remedies, and obligations, in violation of Ind. Code § 24-5-0.5-3(a)(8).

- 127. By representing to consumers, including but not limited to the consumers identified above, that they would receive certain goods and services, including but not limited to one or more of the goods and services identified or referred to above, when the Defendants knew or reasonably should have known the consumers would not receive the goods or services as represented, the Defendants misrepresented the sponsorship, performance, characteristics, accessories, uses or benefits of the transactions in violation of the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(1).
- 128. By representing to consumers, including but not limited to the consumers identified above, that Defendants had sponsorship, approval or affiliation in connection with the provision and/or financing of martial arts goods or services via ASF or other entities, when the Defendants knew or reasonably should have known the representations were misleading and/or false, the Defendants misrepresented the sponsorship, approval or affiliation of the transactions in violation of the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(7).
- 129. By representing expressly or by implication that Defendants would complete the represented services within a stated period of time or within a reasonable period of time, including but not limited to the martial arts instruction to consumers including but not limited to those identified above, when the Defendants knew or reasonably should have known the services would not be so completed, the Defendants violated the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(10).
- above, would be able to purchase goods and services solicited, advertised and/or represented by the Defendants, including but not limited to martial arts instruction and equipment identified and referenced herein, when the Defendants did not intend to sell or otherwise provide the goods or

services, the Defendants violated the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(11).

COUNT III – KNOWING AND INTENTIONAL VIOLATIONS OF THE DECEPTIVE CONSUMER SALES ACT

- 131. Plaintiff re-alleges and incorporates by reference the allegations contained in paragraphs 1 through 130 above.
- 132. The misrepresentations and deceptive acts set forth above were committed by Defendants with knowledge and intent to deceive.

COUNT IV - VIOLATION OF INJUNCTION (Stowe Only)

- 133. Plaintiff re-alleges and incorporates by reference the allegations contained in paragraphs 1 through 132 above.
- 134. In transacting with consumers, including but not limited to those identified above, Stowe violated the injunctive provisions found in paragraphs 5 and 6 of the Consent Decree filed April 19, 2007 under Cause No. 71D05-0607-PL-275.

RELIEF

WHEREFORE, Plaintiff, State of Indiana, requests that the Court enter judgment against Defendants Jonathan Stowe, individually and doing business as Champion Martial Arts of Carmel, Inc., Champion Martial Arts of Noblesville, Inc., Champion Martial Arts of Noblesville LLC, CMA of Noblesville LLC, Champion Fitness, Inc., Champion Martial Arts of Zionsville LLC, Champion Martial Arts of Zionsville, Inc., Stowe Industries LLC, Stowe Industries Incorporated and Family Karate, Champion Martial Arts of Carmel, Inc., Champion Martial Arts of Noblesville, Inc., Champion Martial Arts of Zionsville LLC, and Stowe

Industries Incorporated, enjoining Defendants, their agents, representatives, employees, successors, and assigns from the following:

- a. Entering into health spa services contracts that do not contain the disclosures required by or otherwise comply with Indiana's Health Spa Services Act, Ind. Code § 24-5-7-1, et seq.
- b. Requiring or attempting to require consumers to waive their rights under the Health Spa Services Act, Ind. Code § 24-5-7-1, et seq.
- c. Violating Indiana's Health Spa Services Act, Ind. Code § 24-5-7-1, et seq.;
- d. Representing expressly or by implication that the subject of a consumer transaction has characteristics or benefits it does not have, which the Defendants know or reasonably should know it does not have;
- e. Representing that a specific price advantage exists as to the subject of a consumer transaction, if it does not and Defendants know or should reasonably know it does not;
- f. Representing that a consumer transaction involves or does not involve certain rights, remedies, or obligations, if the representation is false and Defendants know or should reasonably know that the representation is false;
- g. Representing that Defendants are able to complete the subject of a consumer transaction within a stated or reasonable period of time, when Defendants know or reasonably should know they could not;
- h. Representing, expressly or by implication, the subject of a consumer transaction has sponsorship, approval, performance, characteristics, accessories, uses, or

- benefits it does not have, which the Defendants know or reasonably should know it does not have;
- Representing, expressly or by implication, the Defendants are able to deliver or complete the subject of a consumer transaction within a reasonable period of time, when the Defendants know or reasonably should know they cannot;
- j. Representing expressly or by implication consumers will be able to purchase the subject of a consumer transaction as advertised by the Defendants, if the Defendants do not intend to sell it; and
- k. Violating Indiana's Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-1, et seq.

AND WHEREFORE, Plaintiff, State of Indiana, further requests the Court enter judgment against Defendants for the following relief:

- a. Declaring void and or voidable Defendants' membership agreements and/or contracts with the consumers identified above, and awarding consumer restitution pursuant to Indiana Code § 24-5-0.5-4(d) in an amount to be determined at trial;
- b. Costs pursuant to Indiana Code §24-5-0.5-4(c)(3), awarding the Office of the Attorney General its reasonable expenses incurred in the investigation and prosecution of this action;
- c. On Count III of the Plaintiff's Amended Complaint, civil penalties pursuant to Indiana Code § 24-5-0.5-4(g), for the Defendants' knowing violations of the Deceptive Consumer Sales Act, in the amount of Five Thousand Dollars (\$5,000.00) per violation, payable to the State of Indiana;

- d. On Count III of the Plaintiff's Amended Complaint, civil penalties pursuant to Indiana Code §24-5-0.5-8, for the Defendants' intentional violations of the Deceptive Consumer Sales Act, in the amount of Five Hundred Dollars (\$500.00) per violation, payable to the State of Indiana;
- e. On Count IV of the Plaintiff's Amended Complaint, civil penalties against Stowe pursuant to Indiana Code §24-5-0.5-4(c) and (f), for violations of the Consent Decree filed April 19, 2007 under Cause No. 71D05-0607-PL-275, in the amount of Fifteen Thousand Dollars (\$15,000.00) per violation, payable to the State of Indiana; and
- f. All other proper relief.

Respectfully submitted,

GREG ZOELLER Indiana Attorney General Atty. No. 1958-98

By:

Thomas Irons #19822-49 Deputy Attorney General

Office of the Attorney General Indiana Government Center South 302 W. Washington, 5th Floor Indianapolis, IN 46204 Telephone: (317) 233-9923

531027

STATE OF INDIANA)	IN THE ST. JOSEPH SUPERIOR COURT MISHAWAKA DIVISION SS:
COUNTY OF ST. JOSEPH)	CAUSE NO. 71D05-0607-PL-275
STATE OF INDIANA,)
Plaintiff,) }
٧.) "FILED
JONATHAN STOWE, individual CHAMPION MARTIAL ARTS AT UNIVERSITY, INC.,	ly, and St. Joseph Superior Oct. A
Defendants.)

CONSENT DECREE

The Plaintiff, State of Indiana, by Attorney General Steve Carter and Deputy Attorneys

General David A. Paetzmann and Lisa Ward, and the Defendants, Jonathan Stowe ("Stowe") and

Champion Martial Arts at University, Inc. ("Champion"), hereby agree to entry of a Consent

Decree without trial or adjudication of any issue of fact or law herein.

The parties believe it is in their best interest to resolve the issues raised by the State of Indiana and avoid further litigation. This Consent Decree does not constitute an admission by the Defendant of any wrongdoing, nor shall it be construed as abandonment by the Attorney General of his position that the Defendant violated Indiana's Health Spa Services and Deceptive Consumer Sales Acts. The parties consent to entry of a final decree in this proceeding by the Court and accept this Consent Decree as final on the issues resolved herein.

JURISDICTION

1. This Court has jurisdiction and venue over the subject matter of this action and the parties hereto.



- 2. The State of Indiana's Complaint states a cause of action pursuant to the Indiana Health Spa Services Act, Indiana Code § 24-5-7-1, et seq. and the Indiana Deceptive Consumer Sales Act, Indiana Code § 24-5-0.5-1, et seq.
- Defendant Champion is a domestic corporation with a principal place of business
 in St. Joseph County, located at 6502 Grape Road, Mishawaka, Indiana.
 - 4. Defendant Stowe is the owner and an officer of Champion.

RELIEF ORDERED

- 5. Defendants, their agents, representatives, employees, successors, and assigns are permanently enjoined from engaging in the following acts in transactions with Indiana consumers:
- a. Entering into martial arts contracts with consumers that do not contain the disclosures required by or otherwise comply with the Indiana Health Spa Services Act, Ind. Code § 24-5-7-1, et seq.;
- b. Requiring or attempting to require consumers to waive their rights under the Indiana Health Spa Services Act, Ind. Code § 24-5-7-1, et seq.;
- c. Representing expressly or by implication that the subject of a consumer transaction has characteristics or benefits it does not have, which Defendants know or should reasonably know it does not have;
- d. Representing that a specific price advantage exists as to the subject of a consumer transaction, if it does not and Defendants know or should reasonably know it does not;
- e. Representing that a consumer transaction involves or does not involve certain rights, remedies, or obligations, if the representation is false and Defendants know or should reasonably know that the representation is false; and

- f. Representing that Defendants are able to complete the subject of a consumer transaction within a stated or reasonable period of time, when Defendants know or reasonably should know they cannot.
- 6. Defendants further agree to adhere to the following terms when a request is received to cancel a martial arts contract:
- a. When a cancellation request is received within thirty (30) days following execution of the contract, Defendants shall immediately cancel the contract and issue a full refund of all money paid under the contract to the consumer within thirty (30) days following cancellation. If the consumer executed any credit or loan agreement to pay for all or part of the cancelled services, that agreement shall also be cancelled and returned to the consumer within thirty (30) days. The refund requirements contained in this subparagraph shall remain in effect during such time as Defendants offer thirty day trial memberships to the public or for three (3) years following court approval of this Consent Decree, whichever is later.
- b. When a cancellation request is received more than thirty (30) days following execution of the contract, Defendants shall issue a refund, based on elapsed time, according to the following schedule: cancellation between thirty-one (31) and sixty (60) days fifty percent (50%) refund; between sixty-one (61) and ninety (90) days thirty percent (30%) refund; between ninety-one (91) and one hundred twenty (120) days twenty percent (20%) refund, to the consumer within thirty (30) days following cancellation. If the consumer executed any credit or loan agreement to pay for all or part of the cancelled services, that agreement shall also be cancelled and returned to the consumer within thirty (30) days. The refund requirements contained in this subsection shall remain in effect for three (3) years following court approval of this Consent Decree.

c. Defendants shall provide a copy of the refund policy to each new member at the time the membership contract is signed.

RESTITUTION AND COSTS

7. Defendants acknowledge they have cancelled the contracts of and shall pay consumer restitution, through the Indiana Attorney General's Office, to the following consumers in the following amounts, pursuant to Indiana Code § 24-5-0.5-4(c):

a.	Tami Lekarczyk	\$7,732.32
b.	Ann Simpson	1,894.68
c.	Heather Nash	125.00
d.	Nancy Fouts	1,855.00
e.	Julian Lewiecki	125.00
f.	Shannon Michele	2,437.72
g.	William Myers	2,800.00
h.	Angela Pickenpaugh	1,750.00
i.	Christine Joseph	194.44
j.	Chris Neubauer	125.00
k.	Perry Hampton	907.22
l.	Terrence Haddix	49.00
m.	Keyna Jankoviak	972.20

Total: \$20,967.58

8. Defendants shall pay costs in the amount of Three Thousand Seven Hundred Fifty Dollars (\$3,750.00) to the Office of the Attorney General, pursuant to Ind. Code § 24-5-0.5-4(c)(3).

9. Defendants shall pay civil penalties in the amount of Twenty Five Thousand Dollars (\$25,000.00) to the Office of the Attorney General, pursuant to Ind. Code § 24-5-0.5-4(g) and Ind. Code § 24-5-0.5-8.

CONTINUING JURISDICTION

10.	For the purpose of enforcing the provisions of this Consent Decree, the
Defendants	waive any objection regarding the Court's jurisdiction to punish for contempt and
agrees to a	ppear on proper notice of a failure to comply with any of the provisions of this
Decree.	

IN WITNESS WHEREOF, the parties have executed this Consent Judgment this / 2007. STATE OF INDIANA STEVE CARTER Attorney General of Indiana David Paetzmann Jonathon Stowe Deputy Attorney General Attorney No. 6392-23 **CHAMPION MARTIAL ARTS** AT UNIVERSITY, INC. Lisa Ward Jonathon Stowe, President **Deputy Attorney General** Attorney No. 26140-49

ALL OF WHICH IS APPROVED, ORDERED, ADJUDGED AND DECREED

Distribution:

David A. Paetzmann
Lisa Ward
Office of the Attorney General
Indiana Government Center South, 5th fl.
302 W. Washington St.
Indianapolis, IN 46204

Diana C. Bauer Richard P. Samek CARSON BOXBERGER LLP 1400 One Summit Square Fort Wayne, IN 46802

Doc. 329562



Personal Analysis

Data				
Date:				
Student's Name:		Age:	Date of Birth:	
Parent's Name (if under 18):			,	
Address:		City:_	Zip	: 4
Home Phone:	Work P	hone or Cell:	7	
Employer:		_		
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How long have you	been interested in the	e martial arts?		, .
	te to earn your black b			,
Current athletic activitie	es and hobbies:			·
What are the	e main reasons you wa	nt to take martial a	arts lessons?	
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Self discipline	Focus	Confidence	Self esteem \checkmark	_
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Do you have	any medical problems	the instructor sho	uld be aware?	
	(list)			
no v yes	_ (IISt)			
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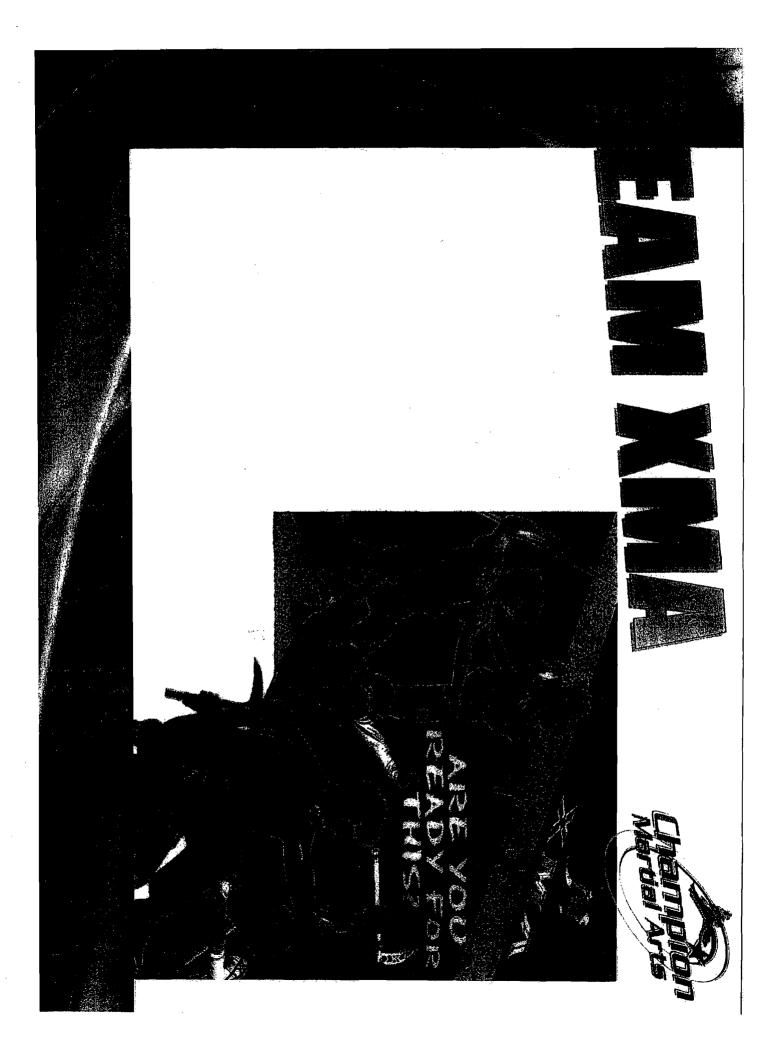
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SCHOOL#7417 New Renewal	Replacemen	t/Upgrade
Programs offered: 🗆 Black Belt Club	Leadership	□XMA

Membership Agreement The Federal Equal Credit Opportunity Act prohibits creditors origin sex or marital status, or age (provided the applicant he Opportunity, Washington, D.C. 20580. (A) BUYER INFORMATION ONLY - TO BE FILLED OU	as the capacity to contract).	The agency tha	r administers compli:	y aspect of a credit transa ance with this law is the F	ction on the busis of race, color, religion, national rederal Trade Commission, Equal Credit		
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					ent shall be student's entire responsibility, and		
3. Other students who may attend:					for any claims, demands, injuries, damages, or person or property arising out of or in connection		
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YOU, THE BUYER, ARE ENTITLED TO A	Bank Address/City/State						
COPY OF THIS CONTRACT AT THE TIME					Date		
YOU SIGN IT.				-			



EXHIBIT E CARMEL CONTRACTS



640 Plaza Drive, Suite 300

SCHOOL	#7417 New 🗆 Renewal	☐ Replacemen	/Upgrade
Programs	ffered: Black Belt Club	☐ Leadership	□xma

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NTERNATIONAL 1-80	0-525-8967		7		
Membership Agreement The Foderel Equal Credit Opportunity Act prohibits creditors origin, sex or marital status, or age (provided the applicant ha	from discriminating against credit ap	plicants with respect to	o any aspect of a credit transaction of opplance with this law is the Federal	n the basis of race, color, relig Trade Commission, Equal Ch	tion, national
Opportunity, Washington, D.C. 20580.					$X \cup X$
(A) BUYER INFORMATION ONLY - TO BE FILLED OUT	BY APPLICANT (PLEASE PRING) Birth date		Home Phone	E-mail address	
BUYER'S First Name Last	Bille bate	786	Mome Lnow	D-tilen address	
Current mailing address Cuty	State	Zip		cial Security	
Correct mering marrow					
Employer	Potition	How long	Work Phote		<u></u> &
	· 	(yrs/mos)		$\angle - \setminus \bigvee$	3
YOU, THE BUYER MAY CANCEL TH	IS AGREEMENT BY M		SCHOOL'S THIRD I	USINESS DAY AFT	ER THE
DATE OF THIS AGREEMENT. AND S	UCH CANCELLATIÒN	MUST BE IN	WRITING TO THE SE	HOOL. IN THE E	VENT :
THE SCHOOL CLOSES AND CEASES	Doing Business, yo	U ARE NO L	ONGER OBLIGATED	O MAKE PAYME	NTS
UNDER THIS AGREEMENT.		\		<u> </u>	· ·
(B) TO BE FILLED OUT BY SCHOOL EMPLO	YEE \ \	WALVER	AND REJEASE OF LIABILITY	Y: The School urges you a	and all students
1. Today's date is 3 1 16 1 07	-	participating	hysical examination from a doctor in my exercise class. All exercise	s, including the use of weigh	his and use of
2. Your agreement begins dn 3/16/07	, and expires on	and all n	nachinery, equipment, and apparent orisk. Studentunderstands that the	us designed for exercising s	
151 DEGREE BYACK BELT	. / /	programs, m	ethods and types of equipment sha	all be students entire respons	
3. Other students who may attend:	\ / /	the School si	hall not be liable to student for any ng due to injury to student's person	/ claims, demands, injuries, o	damages, or
FIRST	DATE OF BURTH	with the use	by student of the services, facilitie	s, and premises of the School	di.Student
		hereby hold:	s the School, its officers, owners, a b may be brought against them by	igents and employees harmle student or on student's behal	
		injuries or d	laims.	. 01/1	D 1
CINCOL TO		_ Xstude	ENT'S SIGNATURE	int /Lf	
4. Buyer is a Student? (Circle One) Yes No	1	17	DER OF THIS CONSUMER	CREDIT CONTRACT I	SSUBJECT
5. Total Sales Price \$ 4549.00	\	TO ALL C	Laims and Defenses, wi	HICH THE BUYER/STI	DENT
6. Amount of Down Payment is \$ 49.00	Y	COULD A	SSERT AGAINST THE SQUE CT. RECOVERY BY THE BU	ool as a result of IYER/Student shall	THIS
7. Remaining Balance to be Faid to ASF \$ 4500	.00	[EXCEED	THE TOTAL AMOUNT PÀIT) BY THE BUYER/SYU	DENT TO
YOUR PAYMENT SCHED		- 1	DOL PURSUANT TO THIS C		-
		as colled for	AND LATE PAYMENT: Sho in this agreement, the entire remains	ould you default on any paym	nent obligation of due and tof collection,
When Payments Number of Amount are due each Month Monthly Payments Payment	of Monthly First Payment D ts Date-ASF Collo	payable upd	n demand, and you agree to pay all	lowable interest, and all cos	of collection,
		Should any	ut not limited to, collection agency monthly payment become more the	an 10 days past due, you wil	libe charged a
21st 36 5/2	25.00 3/21/07	fate fee to e	over additional administrative expe	enses and other expenses reli	mated to [
<u> </u>			ur payment. A fee will be charged		├ \
CANCELLATION: If by reason of deal estate shall be relieved from the obligat					
refunded. Should student(s) permanent	ly move their residence π	nore than 25 m	iles from an affiliated ar	ount suan be prompted and this	
will be suspended upon payment of an a	ippropriate cancellation f	lee of \$50.00 an	d legitimate verification	of the move. The be	uver may
caucel this contract if the health club fa	cility operated by the sell	er is moved to	a location that is more th	han five (5) miles aw	av from
the 14598 Clay Terrace Boulevard, Suit	e 160, Carmel, IN 46032	address and th	at the services are no ibn	iger available as pro	yided in 5
the contract because of the seller's peru				ool rules as promul	יוי ויי
table to the Following these rules his	y be the cause for suspen	MIGHT OF MINISCH	rtion or membersuib:		+
School Representative	Bufct's Signature	-,-,-	Member's S	ignature (if different fro	m buyer)
(C) I elect to pay my monthly installment			TIONAL EFT AUTHORIZAT	rion	4 7
payments by Electronic Funds Transfer (EFT). 1 understand and agree that should I discontinue this		MHNS	authorize my bank to make my	payment by the method indica	ared below and
payment method, a \$20.00 fee will be added to	post it to my account.	king (Must enach voic	ded check.) or Savings (Must altac	ch deposit stip.) or	
each monthly installment to cover the costs of processing and handling.		Visa Maste		Discover	i i i
This form of payment, if discontinued, does not		***************************************			- '
please you from vous so	Number of payments 36	, Amount of paym		c date 3/2/107	
STATE'S FD TO A	Bank Name		Bank Phone #		
EXHIBIT THE TIME.	Bank Address/City/State/Zip		19		↓ _
[(n)	Nauthorized Signature / /_		TIBERLA EXLK	87:27 80 mm	NOV-0



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			Replacement	
Programs	offered: A Black	k Belt Club	□ Leadership	□ XMA

INTERNATION	A.J.,		yastaccou 00-525-89		Programs	offered	Black B	it Club	☐ Leadership	□ XMA
		, · · · ·	- 323-43		<u></u>					
Membership Agre The Federal Equal Credit Opports	ement	hits creditor	r from discrimin	ating against credit nos	dicents with rest	oct to any se	nect of a credit tra	nsection on t	he hasis of race color set	irion mational
origin, sex or marital status, or as Opportunity, Washington, D.C.	re (provided the 20580.	applicant h	as the capacity is	o contract). The agenc	y that administer	s compliance	with this law is t	6 Pederal Tr	ede Coramission, Equal (redit
(A) BUYER INFORMATION ON		illed ou	T BY APPLICA			-	(1 hu			
BUYER'S First Name	Last V	_	10	Birth detc		Age	Home Phone		E-mail address	}
Current hailing address		<u>~S~~</u>	<u> 71 - 1</u>	State		25p	()	goria	I Security #	
Oditern employed and con-								4000	·	}
Amarove?			Position		How long		Was	Phone		
Employer			2 4241011			1	Wali	racie		· }
YOU, THE BUYER, M	AVCAN	CPY TE	IIS ACRE	PMPNT BY M	(yrs/mos)	OF SCH	OOT IS THE	DD DVIC	DIEGO DATA	
DATE OF THIS AGR	EEMENT	. AND S	UCH CAN	CELLATION	MUST RE	in wri	TING TO T	NE SCE KM BÚS	UNESS DAY AF	TER THE
THE SCHOOL CLOS UNDER THIS AGREE	es and c	EASES	DOING B	USINESS, YO	U ARE NO	LONGE	ER OBLIGA	TED TO	MAKE PAYMI	ENTS
(B) TO BE FILLEP QUT	BY SCHOO	LEMPLO	YEE		WAIV	R AND R	ELEASE OF L	LABILITY	: The School urges you	and all endeate
1. Today's date is 21	25/28		_		i to obtain	i a physical (examination from	a doctor be	fore neine any exercice	ecusians ent or
2. Your agreement begins or	0710	25 <i>108</i>	and expires	og.	any and	ori mecutuci	Y, CQUIDMENT, 25	d annarahez	including the use of wei designed for exercising	thall he or the
15th dogree &	slack	belt	1		program	s gole risk. S s, methods a	itident understand und types of equip	is that the ag oment shall i	perment to use, or scied	tion of exercise
3. Other students who may a	ittend:		İ		the Scho	ol shall not	be liable to stude	at for any cla	aims, demands, injuries property wising out of	damages
FIRST	LAST		Ì	DATE OF BIRTH	MIGHT FOR	rise by stude	Chi Of the service	s, facilities, r	and memises of the Sch	nol Smdane
	.				CISTONS V	MICD COLY DO	1001, 118 officers, brought against	them by stu	nts and employees harm deat or on student's beh	less from all
					- injeries	or claims.		1		
					– (∕∕ \$T!	DENT'S S	SIGNATURE _	1.4.	min	
4. Buyer is a Student? (Circ		(No)			ANY H	OLDER O	F THIS CONS	umer Er	EDIT CONTRACT	IS SUBJECT
5. Total Sales Price \$ 20) > < /	'		COUL	L CLAIM: D ASSERT	s and defen ' against te	SES, WHI IE SCHOO	CH THE BUYER/ST L AS A RESULT O	UDENT
6. Amount of Down Paymen					CONT	RACT. RE	COVERY BY '	THE BUY	TAMES THRESTITES AS	INOT
7. Remaining Balance to be	Paid to ASF	\$			THE S	CHOOL P	URSUANT TO	THIS CO	Y THE BUYER/STU NTRACT.	DENT TO
YOUX	R PAYMENT	SCHOOL	ULE WILL B	£:	DEFA	T AND	LATE PAYME	NT: Should	you default on any may	ment obligation
When Payments Number are due each Month	er of ly Paymonts		of Monthly	Pirst Payment Du	payable	upon demas	igreement, me en id. and vou sorce	ni diamen en eolfa yan o l	ig belance shall be deen	ed due and
are due each Month Month	ny Paymonus I A	Paymen		Date-ASF Collec	- Inciden	e log wolls	muied ta, collectio	Windpeticy for	ee court caste and serve	term! force
	_	وكوء	125.00		I BRICE TOE	ro egast 9dg	10002 8000687	iliyê exberiy	10 days past due, you w	ill be charged a lated to
CANCELL ATION.	f by wasan		th an a sum	1 2 1 111	COMMU	S <i>hom</i> behn	icur V tos AII Pi	charged for	r all returned payments.	
CANCELLATION: I estate shall be relieve	d from the	u ot ueki : oblicati	ions of this	ment disability	, the Duyer Fhuver has	is unable	e to continue	the agre	ement, the buyer	or buyer's
i reiunaca. Snovia stuc	1ent(8) ber	manent	iv move the	ir residence m	ore than 25	miles fre	oilifte as un	tad avan		
լ wm ne 262heuden Abd	M PAYMED	It of an a	ibbrobriate	e cancellation fo	le of 550.00	and lead	timate verifi	aakan at	the more ML. L	
i cancel this contract if	the near	i ciud ia	cility onera	ited by the selle	r is moved	to a loca	tion that is n	nava that	· Free (F) meller -	
the 14598 Clay Terra the contract Vecause (of the selle	r's bern	aspent disc	ontinuance of o	woress and Deration, S	tnat tne	services are	no longe	r available as pro	ovided in
time to time Violetin	n of these	res de	y be the ca	use for suspens	ion or can	ellation	of members)	ig.	i tales as bromut	gated from
School Representative		1	Buyer	ハカルジャ						
(C) I elect to pay my month!	v installment		- Thuyer's S	Kuarare	A CET TA CONTE				ature (if different fro	m buyer)
payments by Electronic Fund	is Transfer (E	FT). 1	1_	i	ASP INTER		L EFT AUTH			
understand and agree that she payment method, a \$20.00 fe			poct at to my ag						ment by the method indic	acception and
each monthly installment to				Control	Visa LIN	vorded check	.) or Savings () American Expr	Must attach de	cposit slip) of	
processing and handling. This form of payment, if disc	natinual da	ee mot	Account #;		·	I	or Expiration Dale			
release you from your payme			Number of pay	ments	Amount of p			lst due da		
CTATEIC)		Bank Name				Bank Phone #			
STATE'S EXHIBIT	ATTH		Bank Address/							
T (L)	,	_	Authorized Sig	gnature	d.C.	י בארותנ	1 Maio to		Pata O : LT GOOG DO	400
r ω	1				220	Y EXPRE	TIDED	U	0:71 8002-80	NOW



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SCHOOL#7417	□New	Renewal	Replacemen	t/Upgrade
Programs offered	; 🗆 Blac	k Belt Club	□ Leadership	□ XMA

	yasfaccount.com 00-525-8967	Programs offered: □ Black Belt Club □ Leadership □ XMA
origin, sex or marital status, or age (provided the applicant h Opportunity, Washington, D.C. 20580.	ias the capacity to contract). The agency	olicants with respect to any aspect of a credit transaction on the basis of race, color, religion, national y that administers compliance with this law is the Federal Trade Commission, Equal Credit
(A) BUYER INFORMATION ONLY - TO BE FILED OU		
BUYER'S First Name Last	Birth date	Age Mary range E-unit rodies
Angela Reals Current méluhis address Chy	State	Zip
Cartery manifest beauties (CEA)	21916	
Emproyee	Position	How long Wark Phone
annymoye.		bysimos)
VOIL THE DIVED MAY CANCEL TO	TIS ACRES MENT BY M	IDNIGHT OF SCHOOL'S THIRD BUSINESS DAY AFTER THE
DATE OF THIS AGREEMENT, AND S	SUCH CANCELLATION	MUST BE IN WRITING TO THE SCHOOL. IN THE EVENT
THE SCHOOL CLOSES AND CEASE	DOING BUSINESS, YO	U ARE NO LONGER OBLIGATED TO MAKE PAYMENTS
UNDER THIS AGREEMENT.		
(B) TO BE FILLED OUT BY SCHOOL EMPLO	1 1	WAIVER AND RELEASE OF LIABILITY: The School urges you and all students to obtain a physical examination from a doctor before using any exercise equipment or participating in any exercise class. All exercises, including the use of weights and use of
2. Your agreement begins on 08/11/07	and expires on	and and machinery, equipment, and apparatus designed for exercising shall be at the student's sole risk. Student understands that the agreement to use, or selection of exercise programs, methods and types of equipment shall be student's entire responsibility, and
3. Other students who may attend:	1 /13	the School shall not be liable to student for any claims, demands, injuries, damages, or
FIRST LAST	DATE OF BIRTH	actions arising due to injury to student's person or property arising out of or in connection with the use by student of the services, facilities, and premises of the School. Student
		hereby holds the School, its officers, owners, agents and employees harmless from all claims which may be brought against them by student or on student's behalf for any such
		igiuries or claims.
		STUDENT'S SIGNATURE
4. Buyer is a Student? (Circle One) Yes No	1 1	ANNHOLDER OF THIS CONSUMER AREDIT CONTRACT IS SUBJECT
5. Total Sales Price \$ 4549,00		TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT
6. Amount of Down Payment is \$ 49.00	\cup	COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT
7. Remaining Balance to be Paid to ASF \$ 45	(位) フー	EXCEED THE TOTAL AMOUNT PAID BY THE BUYER STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.
YOUR PAYMENT SCHED	ULE WILL RE:	
	et of Monthly First Payment Di	Palania about statement and los other as half ultradult microst district of collection.
raymens raymens raymens raymens		57 Should any monthly payment become more than 10 days past due, you will be charged a
15 th 36 1,12	<u>\$.00</u> 875	late fee to cover additional administrative expenses and other expenses related to obtaining your payment. A fee will be charged for all returned payments.
		, the buyer is unable to continue the agreement, the buyer or buyer's
estate shall be relieved from the obligat	tions of this contract, and i	if buyer has prepaid any sum, that amount shall be promptly
refunded. Should student(s) permanent	th move their residence in	ore than 25 miles from an affiliated area, payment on this agreement
		ee of \$50.00 and legitimate verification of the move. The buyer may
the 14598 Clay Terrace Boulevard Sei	te 160. Carried by the selle	er is moved to a location that is more than five (5) miles away from address and that the services are no longer available as provided in
the contract because of the seller's per	manent discontinuance of	operation. Student agrees to follow school rules as provided in
time to time. Violation of these rules m	ay he the cause for suspens	sion or cancellation of membership.
	IX VVX	
School Representative	Buyer's Signature	Member's Signature (if different from buyer)
(C) I elect to pay my monthly installment payments by Electronic Funds Transfer (EFT). 1	Ansela Ra	ASF INTERNATIONAL EFT AUTHORIZATION authorize my bank to make my payment by the method indicated below and
understand and agree that should I discontinue this	post it to micrount	The state of the s
payment method, a \$20.00 fee will be added to each monthly installment to cover the costs of	☐ Check	king (Must stagh voided check.) or Savings (Must attach deposit slip.) or Visa A MasterCard Arnesican Express Discover
processing and handling.		TING COMMENCER ELANGEICER EAPTERS L. Discover
This form of payment, if discontinued, does not	Number of payments 36	Amount of payment \$ 100.00 Ist due date 8 - 15-07
release you from your payment obligation or membership contract.	Bank Name	Amount of payment s 78-5-00 , 1st due date 8-7-3-07
CTATEIC TITLED TO A	Bank Address/City/State/Zip	
STATE'S AT THE TIME	Authorized Signature) Date
EXHIBIT	1- 1/0-	

LIBERTY EXPRESS

KI:13 800Z-90-VON



640 Plaza Drive Suite 300

NTITLED TO A

SCHOOL#7417 PNew	□ Renewal	□ Replacemen	t/Upgrade
Programs offered: Black	k Belt Club	☐ Leadership	D XMA

A	High	lands Ranch,	O 80129	BC1100L#7417 # Ne	w URenewa	□ Replacemen	t/Upgrade
INTERNATION	ONAL	w.myasfaccod 1-800-525-89	er com	Programs offered Biz	ick Belt Club	☐ Leadership	□ XMA
ahbarranish mannifitati t	pportunity Act prohibits of age (provided the app D.C. 20580.		*****	licents with respect to any aspect of a c that administers compliance wish this	redit transection on t law is the Federal Tri	he basis of race, color, rel ade Commission, Equal C	ligion, national
(A) BUYER INFORMATION BUYER'S First Name	Last	ED OUT BY APPLICA	AT (PLEASE PRIM) Bigh date				
PYAN Current mailing address	HANT	div	4	Age Home Pho		E-mail address	
		aty	STAR	2 _{ip}	Social	Security #	
Emp				Now long			
<u> </u>				(yrs/mos)	()][
DATE OF THIS A	GREEMENT, AI OSES AND CEA	ND SUCH CANO	CRULATION N	DNIGHT OF SCHOOL'S JUST BE IN WRITING T JARE NO LONGER OBI	O THE SCH	OOL. IN THE E	VENT
(B) TO BE FILLED O	UT BY SCHOOL EN	MPLOYEE		WAIVER AND RELEASE			
1. Today's date is			~ ~	to obtain a physical examination	ass. All exercises, is	scholing the use of weig	ints and use of
2. Your agreement begin	ns on 4/2.5/	and expires o	n	student's pole risk. Student und	lerstands that the as	reement to use, or select	tion of exercise
154 DEGREE	INAUK ISEUI	- GA FERE	<i>,,,</i> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	programs, methods and types of	of equipment shall be	e students e ntire respon sime demands, injuries,	asibility, and
3. Other students who s	nay attend:		/	actions grising due to injury to with the use by student of the	envionit market or	accounts arising out of t	OL III COUNCICION I
FIRST	LAST		ATE OF BIRTH		Market Barrell	de and synkilwest hairn	iem momali i i
			<u></u>	hereby halds the school, its of claums which may be brought injuries or claims.	against them by stu-	dent or on student's dent	III IOF any seed
			-	CSTUDENT'S SIGNAT	URS Klose	u Wit	may
4. Buyer is a Student?	(Circle Oran File)	No \		AND MAI BED OF THIS	CONSTIMER CE	EDIT CONTRACT	IS SUBJECT
4. Buyer is a Student? 5. Total Sales Price 5	Tana 110)	TO ALL CLAIMS AND E	reparer whi	CH THE BUYERS	I VIDER L
6. Amount of Down P	12 (1. 0 - 99.6	ro			Y BY THE BUY	er/student shai	FF MA1. P
7, Remaining Balance	to be Paid to ASF S	7200:00		EXCEED THE TOTAL A	MOUNT PAID I NT TO THIS CO	By the Buyersti Ntract.	TOLINAMI
	YOUR PAYMENT SO		 E:	DESIGN TAND LATE F	AVMENT: Shoot	d you default on any bay	yment obligation
		Amount of Monthly	First Psyment D	as called for in this agreemen	I, the entire terrains	ing belance shall be deer wable interest, and all co	ned ove and ost of collection.
		Payments	Dac-ASF Collec	IS Englading has not firmford to	collection spency fi	ees, court costs and alloi	meys rees.
			1	Should any monthly payment are fee to cover additional a	doministrative excess	ses and other expenses (ented to
15+	36	200,00	21/1/07	histaining your payment. A f	ce will be charged f	or all returned payments	ŀ [
CANCELLATIO	N: If by reason	of death or perm	anent disabilit	y, the Huyer is unable to co	intinue the agi	reement, the buy	er or buyer's
estate shall be re	Keved from the a	prigations of me	Conduct and	1 Duyes the property and	affiliated are	a, navment on th	is agreement
cancel this contr	act if the health	club facility oper	ated by the sell	er is moved to a location t	hat is more th	an five (5) miles a	way from
the 14598 Clay	Terrace Boulevar	d, Suite 160, Ca	rmel, IN 46032	address and that the servi operation. Student agrees	ces are no 1011; to follow scho	ooj najes az ptom) Bet avaname we b	aleated from
the contract bec	ause of the seller	's permanent dis	configurace of	asion of concellation of me	mbership.		
time to time. Vi	of Strong Attese 10	Y' /	Verten L	V Louis			
School-Represente	Sec /	Buyer's	Signature			gnature (if different l	Tom onless)
(C) I elect to pay my	monthly installment		YAN HAND	ASF INTERNATIONAL EF	F AUTHORIZAT	TON payment by the method in	idicated below and
understand and serei	nic Funds Transfer (EF : that should I disconti	one this post it to my	2004043				
navement method, a S	20.00 fee will be adde ment to cover the costs	d (o	OM Che	cking (Must attach voided check.) or C	Ctican Express D	n unpose sup.) or Discover	
procession in the	There is advantage of		Lucia				
STATE'S	iontinued, does			Amount of payment \$ 200	oo Inda	e due 111 1/2-7	
31711	in conferences	" l`			Phone #		



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1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	SCHOOL#7417 New Renewal Replacemen	t/Upgrade
W. Come	Programs offered: □ Black Belt Club □ Leadership	□хма

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Membership Agreemen					
The Federal Equal Credit Conortunity Act	prohibits creditors from discrin	inating against credit applic	ants with respect to any as	pect of a credit transaction on the	basis of race, color, religion, national
origin, sex or marital status, or age (provid Opportunity, Washington, D.C. 2058).	led the applicant has the capacity	to contract). The agency th	iat administers compliance	with this law is the Federal Trad	e Commission, Equal Credit
(A) BUYER INFORMATION ONLY TO	BE FILLED OUT BY APPLI	CANT (PLEASE PRINT C	LEARLY)		
BUYER'S First Name Last		Birth date		Home Phone	E-mail address
/	Market				
Current Mailirly address	later.	State	Zip		arity#
				Work Phone	
				WOIR PHONE	
			(yrs/mot)		
YOU, THE BUYER, MAY C					
DATE OF THIS AGREEME					
THE SCHOOL CLOSES AN	实际 一点成点 髂 经部门管辖 计直线 经设计的 经实际的 化	Business, You	ake no longi	SKOBIAGATED TO	MAKE PAYMENTS
UNDER THIS AGREEMEN	An age to a fact and the control of		and some and an arrangement of the second		Service Control of the service of th
(B) TO BE FILLED OUT BY SCH	IOOL EMPLOYEE		WAIVER AND R	ELEASE OF LIABILITY:	The School urges you and all students re using any exercise equipment or
1. Today's date is) 7	. However also	participating in any	exercise class. All exercises, inc	luding the use of weights and use of
2. Your agreement begins on	121127 and expire	es on	any and all machine	ry, equipment, and apparatus de	signed for exercising shall be at the
11 1 bo 11 11	1-17		programs methods	understands that the agree and types of equipment shall be	ement to use, or selection of exercise student's entire responsibility, and
3. Other students who may attend:	5611		the School shall not	be hable to student for any clair	ris, demands, injuries, damages, or
	AST	DATE OF BIRTH			roperty arising out of or in connection depremises of the School. Student
PHO I	101	DATE OF BIRTH	hereby holds the Sci	hool, its officers, owners, agents	and employees harmless from all
	100 miles		claims which may b unjuries or claims.	e brought against them by stude	nt or on student's behalf for any such
		en for <u>the second of the seco</u>	ujuries or crains.	K	
		하다 <u>- 1 개발의 스타르바일당 경우 (원</u> - 1188	XSTUDENT'S	A State of State of California and State of Stat	Maria I Samuel Company
4. Buyer is a Student? (Circle One)	∕Tes∕No.		ANY HOLDER C	if this constructions	DIT CONTRACT IS SUBJECT
5. Total Sales Price \$	الرس				H THE BUYER/STUDENT
6. Amount of Down Payment is \$				AGAINST THE SCHOOL COVERY BY THE BUYER	
	A OF O		EXCEED THE T	OTAL AMOUNT PAID BY	THE BUYER/STUDENT TO
7. Remaining Balance to be Paid to	Aoro			URSUANT TO THIS CONT	
YOUR PAYN	ÆNT SCHEDULE WILL	BE:	DEFAULT AND	LATE PAYMENT: Should y	ou default on any payment obligation
When Payments Number of	Amount of Monthly	First Payment Due	as called for in this	agreement, the entire remaining	balance shall be deemed due and
re due each Month Monthly Paym	○1907年第月日 - 1911年 -	Date-ASF Collects			ole interest, and all cost of collection, court costs and attorneys' fees.
			Should any monthly	payment become more than 40	days past due, you will be charged a
	154737	003/21/n	I tate fee to cover add	idonal administrative expenses nent A fee will be charged for a	and other expenses related to
CANCELLATION: Hby re					
state shall be relieved from					
efunded. Should student(s) vill be suspended upon pay					
ancel this contract if the be					
he 14598 Clay Terrace Bou					
he contract because of the					
ime to time. Violation of th					
	4	4.	<>		
School Representative	∠ \Agery	s Signatoke VV	Mercary.	Member's Signal	ure (if different from buyer)
C) Lelect to pay my monthly fistall	ment /	A	SF INTERNATIONA	L EFT AUTHORIZATION	
ayments by Electronic Funds Trans	fer (EFT). I],	M 1	ani s	horize my bank to make my paym	ent by the method indicated below and
nderstand and agree that should I di ayment method, a \$20.00 fee will b	the design of the contract of	Rideblink / NOTULO	^ 	- Ω	
ach monthly installment to cover the			 A second of the control /li>	t.) of USavings (Must attach dep DAmerican Express UDisco	な性が代表ができた。 2000年によりようには、「こう」、「こう」、「こう」
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	d, does not		nnng.#		
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Bank Address/City/State/Zip Authorized Signature



640 Plaza Drive, Suite 300

1	1		☐ Replacemen	
Programs	offered: Blac	k Belt Club	□ Leadership	□ XMA

	H	ighlands Ran			-			
		www.myasfa	· ·	Programs	bffered: B	lack Belt Club	□ Leadership	□ XMA
NTERNATI	IONAL	1-800-52	25-8 9 67		. <u>V</u>			
Membership		hibits creditors from di	hiscriminating against credit apacity to contract). The ag	t applicants with respe	et to any espect of a compliance with th	a credic transaction on this law is the Federal Tra	he basis of race, color, rel ide Commission, Equal (ligion, national Tredit
Congruptive Washington	n, D.C. 20580.						•	
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Current menting address	ر) ااال	CCY	State	<u>. 2</u>	2 p	Socia	Security #	
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Employer		P	sition	How long		Work Phone		
		- FOS		(yrs/mos)				
1041 A	PD ****	NODE WELL	GREEMENT BY		DE SUNOV	יות ממועד פי	INESS DAV	TER THE
DATE OF THIS	AGREEMEN CLOSES AND	IT, AND SUCH CEASES DOD	GREEMENT BY CANCELLATION GREENESS, Y	ON MUST BE I	LONGER O	BLIGATED TO) MAKE PAYM	ENTS
(B) TO BE FILLED 1. Today's date is 2. Your agreement be	OUT BY SCHO	DOLEMPLOYEE 17/07, and	expires on	to obtain participat and a student's	d physical examinating in any exercised in any exercised in muchinery, equipple risk. Student	nation from a doctor be se class. All exercises, ipment, and apparatus understands that the ap	': The School urges you fore using any exercise including the use of wei designed for exercising greement to use, or sele- be student's entire respo	equipment or ights and use of a shall be at the ection of exercise
3. Other students wh				the School	al shall not be liab	le to student for any cl	laims, demands, injurie	s, damages, or
FIRST	LAS	Т	DATE OF BIR	RTH with the	use by student of t	he services, facilities,	r property arising out of and premises of the Sch	nool. Studens
			,	hereby he claims w	olds the School, its Nich may be broug	s officers, owners, age	nts and employees harn ident or on student's bel	nless from all
	- — —		_ \	injuries of	m clains.	A section of the	A A	ey swell
			_ ;	/X _{sтп}	DENT'S SIGNA	ATURE WILL	Miake	8
4. Buyer is a Studen			<u>;</u>	<i>IZ</i> \		7 117	LEDIT CONTRACT	SSUBJECT
5, Total Sales Price	<u> </u>	∞		TO ALL	LCLAIMS AND	DEFENSE, WHI	REDIT CONTRACT CH THE BUYER/S OL AS A RESULT O	FUDENT
6. Amount of Down	Payment is S	50000 C	19.00	CONTE	ract. Recovi	ERY BY THE BUY	ER/STUDENT SHAI	LL NOT
7. Remaining Balan	ce to be Paid to A	SF1 <u>4500.</u> (20	EXCEE	ED THE TOTAL	AMOUNT PAID E	BY THE BUYER/ST	udent to
		NT SCHEDULE W			1	•		romana ali ti
When Payments	Number of	Amount of Mo		as called	l for in this agreem	ent, the entire remaini	d you default on any paying belance shall be deci	med due and
are due each Month			Date-ASF Co	payable	ugon danand, and	you sette to pay allow	wable interest, and all comes, court costs and attor	ast of collection.
16th	21	105	00 10-11	I Should a	My monthly pay nw	ent become more than	10 days past due, you w	will be charged a
10	20	15/000	= 1110-16	Ol late fee to	e kom belanen r V Minnet ser tinging	eununistrative expens Lee will be charged to	es and other expenses of all returned payments	viated to
CANCELLATI	ON: If by rea	son of death or	permanent disabi					
estate shall be r	elieved from t	the obligations of	of this contract, as	nd if buyer has	prepaid any	sum, that amou	at shall be prom	ptly
refunded. Shoul	ild student(s) p	permanently mo	ove their residence	e more than 25	miles from a	n affiliated area	, payment on thi	s agreement
will be suspend	ed upon payn	ent of an appro	priate cancellatio	n Ice of \$50.00	and legitima	re verification o	I the move. The	buyer may
			operated by the s I, Carnel, IN 4603					
the contract be	¢ause of the se	lle y's permaneg	pt discontinuance	of operation. S	tudent agree:	s to follow school	il rules as promu	igated from
time to time, yi	iolatical of the	se rules may be	the cause for AUST	estion or gone	ellation of m	<u>embershi</u> p.		
School Benjerenta			uyer' Signature	may			nature (if different fr	om buyer)
(C) I elect to pay my	y monthly installing	ent	701	ASF INTER	NATIONAL EF	T AUTHORIZATIO		
payments by Electro	mic Funds Transfe	r (EFT). I	111 Cary				yment by the method ind	icated below and
payment method, a S	\$20.00 fee will be a	added to	to my actount.	hecking (Must attach	valided check.) or	Savings (Must attach	deposit slin.) ar	
each monthly install, processing and hand	lment to cover the			Visa M	as erCard Am	erican Express Di	SCOVET	
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1 17) \ [[]		*	SSE	BELLA EXPRE	rie rie	e-2008 16:67	O-VON



640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129

SCHOO	#7417 KQ New	Renewal	Replacemen	t/Upgrade
4 - 114	offered: A Blac			

NTERNATI	ONAL	-	w.myasfaccour 1-800-525-896	nt.com	Program	as offered: A Black Belt Club 🗆 Leadership 🗀 XMA
origio, sex or marital state Opportunity, Washington	is Opportunity A tus, or age (prov n, D.C. 20580.	let prohibits c vided the appl	dicant has the capacity to o	contract). The agency	y that administer	spect to any aspect of a credit transaction on the basic of race, color, religion, national credit descriptions with this law is the Federal Trade Commission, Equal Credit
			ED OUT BY APPLICAN			** ***********************************
BUYER'S First Name	Ĺas	1.011	1e a =	Birth date		Age Home Phone E-mail address
Kirke		MIII	1715	State		Zig a Social Security #
Current maiting address		`سين	,	SURIC .		poorer decirily is
					-	No.
Employer			Position		How long	Work Phone
					(yrs/mos)	
DATE OF THIS	AGREEM CLOSES A	IENT, AI AND CEA	ND SUCH CANO	CELLATION	MUST BE	OF SCHOOL'S THIRD BUSINESS DAY AFTER THE E IN WRITING TO THE SCHOOL, IN THE EVENT O LONGER OBLIGATED TO MAKE PAYMENTS
(B) TO BE FILLED			MPLOYEE	···· · · · · ·	WAIV	VER AND RELEASE OF LIABILITY: The School urger you and all stude
1. Today's date is	77.08	08	_		to obtaii particip	ain a physical examination from a doctor before using any exercise equipment or pating in any exercise class. All exercises, including the use of weights and use of
2. Your agreement be	egins on ()	<u>7/08</u> /	/DE, and expires o	н	any and	id all machinery, equipment, and apparatus designed for exercising shall be at the
Istalcaree					student'	it's sole risk. Stadent understands that the agreement to use, or selection of exerci- tins, prethods and types of equipment shall be student's entire responsibility, and
3. Other students wh		• –			the Sch	had shall not be liable to student for any claims, demands, injuries, damages, or
FIRST		LAST		DATE OF BIRTH	actions	a ansing due to injury to student's person or property arising out of or in connective use by student of the services, facilities, and premises of the School. Student
t terry f		10 I		-and or BIRTH	bereby	holds the School, its officers, owners, agents and employees tramiless from all
					— claims v	which may be brought against them by student or on student's behalf for any su- as or claims.
:					- ;	1 / / / / / / / / / / / / / / / / / / /
4 Pomos is a Control	10 (01-2-5	- V. Z	No		41	TUDENT'S SIGNATURE
4. Buyer is a Student	1 15 10	1 VV (No.)	•	ANYI	HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT IN A SUBJECT IN A SUBJECT IN THE REPORTED PARTY OF THE PROPERTY OF THE PROP
5. Total Sales Price		M/ 1/4	מר		COUL	LLI CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT LD ASSERT AGAINST THE SCROOL AS A RESULT OF THIS
6. Amount of Down			10 4.1		CONT	TRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT
7. Remaining Balan			1500.0C	,	EXCE	EED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO SCHOOL PURSUANT TO THIS CONTRACT.
			CHEDULE WILL BE	l:		·
When Bernard				·	as celle	AULT AND LATE PAYMENT: Should you default on any payment obligate led for it this agreement, the entire remaining balance shall be deemed due and
When Payments are due each Month	Number of Monthly Pay		Amount of Monthly Payments	First Payment De Date-ASF Collect	payable	pic upon demand, and you series to pay allowable interest, and all east of collection
1 m +)		'	14	1	includi Should	ing, but not limited to, collection agency feet, court costs and attempts' foct. It say monthly payment become more than 10 days past due, you will be charged
15	136		152:00	1/15	Y W have fee	re to cover additional administrative expenses and other expenses related to
	100				Obtaini	ning your payment. A fee will be charged for all returned payments.
CANCELLATI	ION: If by	Te250E 0	of death or perma	ment disability	y, the buye	er is unable to continue the agreement, the buyer or buyer
estate shall be r	reneved fre	om the ol	ougations of this	contract, and	u ouyer ha	as prepaid any sum, that amount shall be promptly
retunged. Shou	nu student ed meen	avme=+ ری perm	ancuty move the	r residence il	iure than 2.	25 miles from an affiliated area, payment on this agreeme
cancel this can	raet if &L.	health -'	or an appropriate	ted by the cast	0.02¢ 10 zz. '	00 and legitimate verification of the move. The buyer may d to a location that is more than five (5) miles away from
the 14598 Clay	Terrace B	Boulevard	d, Suite 160, Carr	mel. IN 46032 :	address and	nd that the services are no longer available as provided in
the contract be	cause of th	he seller's	s permanent disc	ontinuance of	operation.	. Student agrees to follow school rules as promulgated fro
time to time	blation of	these ru	les may be the ca	use for suspen	sion or can	ncellation of membership.
	N		XIII	1 helle		
School Pepresent			edyer's S	ignature 2		Member's Signature (if different from buyer)
(C) I electio pay my	• •		11/4/	101-110	ASF INTE	ernational eft authorization
payments by Electro understand and agre				ENVITING	-	, authorize my bank to make my payment by the method indicated below at
payment method, a	\$20.00 fee wi	ill be added	to	□ Chee	king (Must attac	ach voided check.) or Savings (Must attach deposit slip.) or
each monthly install processing and hand		a me costs o	n		☐ Visa 📈	MasterCard American Express Discorver
This form of payme	- T	qued door	not			and the state of t
release you from yo				ments_38_	Amount of	of payment \$ [25.00] ist due date 7-15-08
memberahin and		}	Bank Name			Bank Phone #
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EXHIBIT		AT THE T	Authorized Signature	-	the last	2 Date
1:10	\ I				SS	NON-06-2008 17:33 LIBERTY EXPRES



4 640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129 www.myasfaccount.com 1-800-525-8967

SCHOOL#7417 New Renewal	Replacemen	t/Upgrade
Programs offerede W Black Belt Club	☐ Leadership	□xma

VIERNATIONAL	1-800-525-89	967				
Tembership Agreement is Federal Equal Gredit Opportunity Act proh igia, sex or marital status, or age (provided th opportunity, Washington, D.C. 20580.	e applicant has the capacity b	o contract). The agenc	A tres squiviliets combit	y aspect of a credit tran agec with this law is the	section on the basis of race, color, re Federal Trade Commission, Equal	iligion, national Credit
) BUYER INFORMATION ONLY - TO BE	FILLED OUT BY APPLIC	ant (please prin				
UYER'S First Name Last		Birth date	Age	Home Phone	E-mail address	
CYNTHIA	RICHMON	~ 3		()		
urrent mailing address	City	State	2.0		Social Security #	
mployer	Position		How long	WOLK	Phone	
	i		(yrs/mos)		1	
OU, THE BUYER, MAY CAP ATE OF THIS AGREEMENT HE SCHOOL CLOSES AND NDER THIS AGREEMENT.	r, and such cai ceases doing e	ICELLATION	MUST BE IN W	RITING TO T	HE SCHOOL. IN THE I	EVENT
B) TO BE FILLED QUT BY SCHOOL			WAIVERAN	D DEL PASE OF L	ABILITY: The School urges yo	n and all atudants
B) TO BE FILLED QUI BY SCHOOL Today's date is 8 / 12 / 08			to obtain a phys	ical examination from	a doctor before using any exercise	ro taemqiups
•			participating in	any exercise class. All	excreises, including the use of we	ights and use of
Your agreement begins on 2/1	and expires	on			i apparatus designed for exercising a that the agreement to use, or sele	
154 DEGREF BLACK	BELT		programs, meth	ods and types of equip	ment shall be student's entire resp	onsibility, and
Other students who may attend:			the School shall	not be liable to stude	it for any claims, demands, injurie	s, damages, or
EDST LAST	,	DATE OF BIRTH	with the use by	are us injury to studen student of the services	's person or property arising out or, facilities, and premises of the Sci	i or in connection hool. Student
LA31		Dill D. Di Gilleria	hereby holds the	e School, ice officers, c	Where, agents and employees hare	niess from all
					them by student or on student's be	half for any such
		l	injuries or clain	13.		
			- STUDEN	r's signature _		
Buyer is a Student? (Circle One) Y	" (b)	1	ANY HOLDE	R OF THIS CONS	UMER CREDIT CONTRACT	IS SUBJECT
Total Sales Price \$ 1474.	00	1	TO ALL CLA	ims and defen	ses, which the buyer/s	TUDENT
Amount of Down Payment is \$	1474.00	1			E SCHOOL AS A RESULT O THE BUYER/STUDENT SHA	
		,			THE BUYERSTUDENT SHA IT PAID BY THE BUYER/ST	
Remaining Balance to be Paid to AS	15	<u> </u>			THIS CONTRACT.	
YOUR PAYMEN	it schedu <mark>le will i</mark>	K:	Default a	ND LATE PAYME	NT: Should you default on any pa	yment obligation
hen Payments Number of	Amount of Monthly	First Payment D	as called for in	this agreement, the en	tire remaining balance shall be des to pay allowable interest, and all o	med due and
re due each Month Monthly Payment	s Payments	Date-ASF Collec	ets including, but r	not limited to, collectic	n agency feet, court costs and atto	meys' fees.
LIKE,	+ r.	11	Should say mo:	athly payment become	more than 10 days past due, you i	will be charged a
$(\bot \Box	+3 <u>-</u>	11	late fee to cove	r additional administra navment A for with the	tive expenses and other expenses to charged for all returned payments	related to
	J	 				
ANCELLATION: If by reas						
state shall be relieved from the	e obligations of this	s contract, and	if buyer has prep	aid any sum, th	at amount shall be prom	ptly
efunded. Should student(s) p	ermanently move th	eir residence m	ore than 25 mile	s from an affilia	ted area, payment on thi	is agreement
ill be suspended upon payme	ent of an appropriat	e cancellation f	ee of \$50.00 and	kgitimate verifi	cation of the move. The	buyer may
oncel this contract if the heal						
ie 14598 Clay Terrace Boule	verd, Suite 160, Cai	rmel, IN 46032	address and that	the services are	no longer available as p	rovided in
he contract because of the se	ler's permanent dis	dontinuance of	operation. Stude	nt agrees to foll	ow school rules as promi	ilgated from
me to time Wiolation of thes	e rules may be the c	ause for suspen	sion or cancellat	ion of members	iíp.	
School Representation	- X Da	Signature	el. I		uber's Signature (if different f	
		- Signature	100 5			rom Düyer)
 I elect to pay mythouthly installment ayments by Electronic Funds Transfer 	ot (CCT) I		ASF INTERNATI	ONAL EFT AUTH		
syments by Executoric runus Transfer indenstand and agree that should I disci		account		_ authorize my bank to	make my payment by the method inc	ficated below and
yment method, a \$20.00 fee will be a	dded to	□ Chee	king (Must attach voided	check.) or Savinos (Must attach deposit slip.) or	75 7
ich monthly installment to cover the c	osts of		Visa MasterCa	nt 🔲 American Exm	reas Discover	2 2
rocessing and handling.	Account #:			-	(If Credit Card)	$\mathcal{L}_{\mathcal{L}}$
This form of payment, if discontinued,	does not I -	Avments			, 1st due date	11/2
elease you from your payment obligati nembership contract.	Bank Name					
•	1					- 3 \$
T.T.	HE TIME					
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EXHIBIT 122	Drive, Suite 300, Highlan	ids Ranch, CO 8012	9 / 303 986 9563 / 8	00 525 8967 / Fax 3	03 980 8006 / www.myasfacco	eunt.com 3
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640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129 www.myasfaccount.com 1-800-525-8967

SCHOOL#7417	Renewal	□ Replacemen	t/Upgrade
Programs offered Blac	k Belt Club	☐ Leadership	□ XMA

NTERNAT	IONAL	1-8	00-525-89	67	- 1 2 P. WIII AVIET			
Membership The Federal Equal Credit origin, sex or marital stal Opportunity, Washington (A) BUYER INFORMAT	t Opportunity A tus, or age (prov n, D.C. 20580.	ct prohibits creditor ided the applicant h	as the capacity to	contract). The agency	y that administers compli	y aspect of a credit tran ance with this law is the	saction on the basis of r Federal Trade Commi	ace, color, religion, national ssion, Equal Credit
	ION ONLY - TO		L DE AFFLICA	Birth date	Age	Home Phone	£-m	ail address
BUYER'S First Name	LAS	_	1	Pilot mac	//a-	44-4-4-4-4-4-4-4-4-4-4-4-4-4-4-4-4-4-4-4	3-11	•
Jason		Richma	2/d					
Current mailing address		City		State	Zip		ty #	
esumnoyer			Position		(Azz/wóż)	Work	Phone)	
YOU, THE BUY DATE OF THIS THE SCHOOL O UNDER THIS A	AGREEM CLOSES A	TENT, AND S IND CEASES	UCH CAN	CELLATION	IDNIGHT OF SO MUST BE IN W	RITING TO TI	HE SCHOOL, I	DAY AFTER THE N THE EVENT E PAYMENTS
(B) TO BE FILLED 1. Today's date is 2. Your agreement be 2. / / / O 3. Other students wh FIRST	CHILD BY SC CHILD A CERTINE OF	THOOLEMPLO OS DILOS		DATE OF BIRTH	to obtain a physi participating in a say and all mach student's sale ris programs, metho the School shall actions arising d with the use by bereby holds the	cal examination from try exercise class. All intery, equipment, and k. Student understand ods and types of equip mot be liable to student use to injury to student student of the services cathool, its officers, c	a doctor before using exercises, including the apparatus designed for a shat the agreement to ment shall be student's to reason or property a, facilities, and premis wwwers, agents and emproperty as a shall be	not urges you and all students any exercise equipment or ne use of weights and use of or exercising shall be at the use, or selection of exercise entire responsibility, and unds, injuries, damages, or rising out of or in connection eas of the School. Student ployees harmler from all student's behalf for any such
4. Buyer is a Student 5. Total Sales Price 6. Amount of Down 7. Remaining Balance	S 1474 Payment is \$ ce to be Paid t	1.00 - 1474.	OO	ì:	ANY HOLDE TO ALL CLA COULD ASSE CONTRACT. EXCEED THE THE SCHOOL	"S SIGNATURE R OF THIS CONS IMS AND DEFENE ERT AGAINST TH RECOVERY BY TO E TOTAL AMOUN L PURSUANT TO	SES, WHICH THE E SCHOOL AS A I THE BUYER/STUD IT PAID BY THE B THIS CONTRACT	ENT SHALL NOT UYER/STUDENT TO
When Payments are due each Month	Number of Monthly Pay	ments Paymen	t of Monthly hts 74.00	First Payment Dr Date-ASF Collec	as called for in to payable upon de including, but me Should any mor late fee to cover	this agreement, the enterment, and you agree of limited to, collection they payment become additional administra	ire remaining balance to pay allowable intere n agency fees, court co	shall be deemed due and est, and all cost of collection, ests and attorneys' fees. at due, you will be charged a respectes related to
estate shall be refunded. Should will be suspended cancel this contithe 14598 Clay the contract be	elieved fro ld student(ed upon pa ract if the Terrace Be lause of the olation of t	m the obligates) permanent syment of an health club fo oulevard, Sui e seller's perj	ions of this tly move the appropriate acility opera te 160, Cau nanent dis	contract, and i ir residence m cancellation for ted by the sellence, IN 46032 a portinuance of cuse for suspine	f buyer has preported than 25 miles on the color of \$50.00 and less is moved to a had address and that	aid any sum, the from an affilial egitimate verification that is not be serviced are agrees to folk on of members!	at amount shall ted area, payme cation of the monore than five (5 no longer available school rules anip.	the buyer or buyer's be promptly nt on this agreement ve. The buyer may of miles away from the as provided in as promulgated from different from buyer)
		(]	Hayer's 8	ACOUNT C		-		onicidat from payer)
(C) I elect to pay my payments by Electro- understand and agree payment method, a S each monthly installa processing and hand This form of paymen	nic Funds Tra that should I 20,00 fee will ment to cover ling.	nsfer (EFT). I discontinue this I be added to the costs of	I,	Ched	king (Direct attach voided o	check.) or Savings (ind American Exp	make my payment by the Must attach deposit attach deposit attach deposit attached to the desired	e method indicated below and
release you from you	ır payment ob		Number of pay	ments	Amount of payment	<u> </u>		
membershin contract	t .		Bank Name		<u></u>	Bank Phone # _	- The same of the	
CTATE		LED TO A	Bank Address	City/Otte/Zip		_		
STATE'		TTHETIME	Authorized 8				N	
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640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129

SCHOO	L#7417 AtNew	[] Renewal	Replacement	/Upgrade
Program	offered: Black	k Belt Club	□ Leadership	□хма

Membership Agreement	Black Belt Club Leadership XMA
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants with respect to any aspect origin, sex or marital status, or age (provided the applicant has the capacity to contract). The agency that administers compliance with Opportunity, Washington, D.C. 20580.	t of a credit transaction on the basis of race, color, religion, national th this law is the Federal Trade Commission, Equal Credit
(A) BUTER INFORMATION ONLY - TO BE FILLED OUT BY APPLICANT (PLEASE PRINT CLEARLY)	me Phone
BUYER'S First Name Last Birth date Age Hoo	me Phone E-mail address
Current maring address City State Zip	Occupation of the second of th
Emproyer Position How long	Wark Phone
(yrt/mos)	1
YOU, THE BUYER, MAY CANCEL THIS AGREEMENT BY MIDNIGHT OF SCHO	OL'S THIPD RIGINEGE DAY ATTER
YOU, THE BUYER, MAY CANCEL THIS AGREEMENT BY MIDNIGHT OF SCHO DATE OF THIS AGREEMENT, AND SUCH CANCELLATION MUST BE IN WRITI	NG TO THE SCHOOL IN THE EVENT
THE SCHOOL CLOSES AND CEASES DOING BUSINESS, YOU ARE NO LONGER	OBLIGATED TO MAKE PAVMENTS
UNDER THIS AGREEMENT.	
	EASE OF LIABILITY: The School urges you and all students
to obtain a physical exa	mination from a doctor before using any exercise equipment or
nominating in any ever	neise class. All exercises, including the use of weights and use of equipment, and apparatus designed for exercising shall be at the
etudent's sole risk. Stud	lent understands that the agreement to use, or selection of exercise
IST CEGITE OLGER SETT programs methods and	types of equipment shall be student's entire responsibility, and
3) 3. Office students with may attend.	liable to student for any claims, demands, injuries, damages, or ajury to student's person or property arising out of or in connection
FIRST LAST DATE OF BIRTH with the use by student	of the services, facilities, and premises of the School. Student
hereby holds the School	ol, its officers, owners, agents and employees harmless from all wought against them by student or on student's behalf for any such
Claims which may be be injuried of claims.	1 A a success of annex of the success to be successful for any such
м <u></u>	. 16.1011211
<u> </u>	ONATURE AND ALL IN
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4. Buyer is a Student? (Circle One) Yes No 5. Total Sales Price \$	THIS CONSUMER CREDIT CONTRACT IS BUBJECT AND DEFENSES, WHICH THE BUYER/STUDENT AGAINST THE SCHOOL AS A RESULT OF THIS OVERY BY THE BUYER/STUDENT SHALL NOT FALL AMOUNT PAID BY THE BUYER/STUDENT TO RSUANT TO THIS CONTRACT. ATE PAYMENT: Should you default on any payment obligation reament, the entire remaining balance shall be deemed due and and you agree to pay altowable interest, and all cost of collection, and you agree to pay altowable interest, and all cost of collection, and you agree to pay altowable interest, and all cost of collection, and you agree to pay altowable interest, and all cost of collection, and you agree to pay altowable interest, and all cost of collection, and you agree to pay altowable interest and all cost of collection, and seministrative expenses and other expenses related to not A fee will be charged for all returned payments. To continue the agreement, the buyer or buyer's any sum, that amount shall be promptly as an affiliated area, payment on this agreement imate verification of the move. The buyer may son that is more than five (5) miles away from services are no longer available as provided in rees to follow school rules as promulgated from functioners in the payment of the method indicated below and of Savings (Must attach deposit slin.) or as a spiritual card before a spiritual card beging the method indicated below and actual earth of the payment of the method indicated below and actual earth of the payment of the method indicated below and actual earth earth of the method indicated below and actual earth earth of the method indicated below and actual earth earth of the method indicated below and actual earth e
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SCHOOL#7417 ANew	Pewal	Replacement	/Upgrade
Programs offered Black	Belt Club	☐ Leadership	□xma

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Membership he Federal Equal Cre rigin, sex or marital s pportunity, Washing	dit Opportunity Actatus, or age (provi	t prohibits credite	rs from discrimin has the capacity to	ating against credi contract). The ag	t applicar gency tha	nts with respect to an t administers compli	y aspect of a credit ance with this law is	transaction the Feder	on the basis of ra al Trade Commiss	ce, color, religi ion, Equal Cre 1	on, national dit
A) BUYER INFORM	1	BE FILLED O	UT BY APPLICA	ANT (PLEASE P	RINT CL	EARLY)		7		1	
BUYER'S First Name				Birth (Age	Home Phone		E-ma	l address	
Current mailing addre	ss	City		State		Zip		1 : 5	Social Security #		
mployer			Position		H	low long	W	ork Phone			
anproye.						rs/mos)		,			
OU, THE BUY ATE OF THIS HE SCHOOL NDER THIS A	S AGREEMI CLOSES AI	ENT, AND S ND CEASES	SUCH CAN	CELLATIO	MIDN N MU	VIGHT OF SO IST BE IN WI	RITING TO	THE S	CHOOL. IN	THE EV	ENT
B) TO BE FILLE. Today's date is Your agreement St. C. Other students w FIRST Buyer is a Student Total Sales Price Amount of Down Remaining Balan hen Payments due each Month	begins on Control of C	109 07 Le 1+ AST Yes No 109 49.00 ASF \$450 Amount)_, and expires of	DATE OF BIRT	Due	to obtain a physic participating in ar any and all machi student's sole risk programs, method the School shall a actions arising du with the use by st bereby holds the sclaims which may injuries or claims. STUDENT' ANY HOLDER TO ALL CLAI COULD ASSE! CONTRACT. I EXCEED THE THE SCHOOL DEFAULT ANI as called for in the payable upon den including, but not Should any month.	RELEASE OF cal examination from y exercise class. A interly, equipment, a c. Student understands and types of equato be liable to stude to injury to stude to injury to stude to describe the service of	m a doctoral man a doctoral exercis and apparants plant the inprincent sheet for an early sperson es, faciliti, owners, st them by SUMER NSES, WHE SCH THE BUILT PAULO THIS CENT; Shontire rema e to pay allow agency is more the more than the more	or before using an ess, including the inus designed for the earner of the student's e syclaims, demandre or property arises, and premises agents and employ student or on	y exercise equivase of yeights exercising sha exercising sha exercising sha exercising sha exercising sha exercising out of or i of the School exercision of the School exe	sipment or s and use of all be at the of the other service of the other
ANCELLATI tate shall be refunded. Shou ill be suspend incel this cont te 14598 Clay te contract be me to time Vi	elieved from ld student(s) ed upon pay fact if the he Terrace Boucause of the olation of the	the obligati permanent ment of an a aith club fa levard, Suit seller's peru	ons of this o ly move thei ppropriate clifty operat e 160, Garm rahent disco	ontract, and ir residence cancellation cal by the se rel, IN 46032 atinuance o use for suspe	if bu more i fee of Her is addro	buyer is unal yer has prepal han 25 miles i \$50.00 and je moved to a loc ess and that th atjon, Student	(d'any sum; the from an atrible gibinate verification that is the services are agrees to follow of members	e the appart and ared are lication more tree no long low school long long long long long long long l	greement, th ount shall be ea, payment of the move ian five (5) i ger available ool rules as	e buyer or promptly on this ag The buy piles away as provi	reement er may / from ded in led from
chool Represents			\ Buyer's Si	gnature	102		10 March 1980		ignature (if difi	erent from t	uyer)
) I elect to pay my yments by Electro			. A FI	Lot A	ASI	INTERNATION			1. 1		
derstand and agree yment method, a S chanouthly install occssing and hand us form of paymer		□:Vs	ust attach voided che - The MasterCard fount of payment \$	American Exp	Must attac	th deposit slip.) or Discover	thod indicated	below and			
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SCHOOL#7417 New Renewal	Replacemen	t/Upgrade
Programs offered: ☐ Black Belt Club	Leadership	□ XMA

NTERNATION		yasfaccount.com 00-525-8967	m	Programs offer	ed: 🗆 Black Beld	t Club 🗆	Leadership	□ XMA
Membership Agr The Federal Equal Credit Oppor origin, sex or marital status, or a Opportunity, Washington, D.C.	rtunity Act prohibits creditor age (provided the applicant h							
(A) BUYER INFORMATION O	MLY - TO BE FILLED OU	T BY APPLICANT (PL	ease print	CLEARLY)				
BUYER'S First Name	Last		Birth date	Age	Home Phone		E-mail address	
Tuna	Ruck							
Current mailing address	Rivera	····	State	Zip				
				1				
employer		Position		How long	Work P	hone		
Zinpioyo:		,		_ /	1	7"\		11
YOU, THE BUYER,				(yrs/mos)		<u> </u>		
DATE OF THIS AGE THE SCHOOL CLOS UNDER THIS AGRE (B) TO BE FILLED OUT 1. Today's date is	SES AND CEASES LEMENT. TBY SCHOOL EMPLO	DOING BUSINE		WAIVER AND to obtain a physic	GER OBLIGAT RELEASE OF LIA cal examination from a	ED TO MA BILITY: The dector before u	School urges you a	NTS und all students quipment or
2. Your agreement begins of ST Appendents who may FIRST	on <u>02/31/07</u> ckleH		of Birtii	any and all mach student's sole rist programs, metho the School shall actions arising di with the use by s	inty exercise class. All exingry, equipment, and a k. Student understands the sand types of equipment be liable to student use to injury to student's tudent of the services; f	apparatus design that the agreem tent shall be stu- for any claims, person or prop- facilities, and pro-	ned for exercising sent to use, or selection to use, or selection to be demands, injuries, erty arising out of oremises of the Schoremises of the	hall be at the ion of exercise sibility, and damages, or or in connection of Student
4. Buyer is a Student? (Cir 5. Total Sales Price \$	2 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	<u> </u>		claims which mainjuries or claims STUDENT ANY HOLDER TO ALL CLA COULD ASSE CONTRACT. EXCEED THI	School, its officers, owny be brought against the state of the consultant and defense and defense are against prie recovery by the total amount L pursuant to the	MER CREDITES, WHICH TO SCHOOL AS HE BUYER/S	or on student's beha T CONTRACT I. THE BUYER'S TO S A RESULT OF TUDENT SHALL HE BUYER'S TWI	If for any such S SUBJECT UDENT THIS L NOT
YOU	IR PAYMENT SCHEDI				ND LATE PAYMEN' his agreement, the entire			
	ber of Amount Payments \$ \$\frac{1}{2}\$		Payment Due ASF Collects	payable upon de including, but no Should any mon late for to rover	mand, and you agree to the limited to, collection the payment become me additional administrative syment. A fee will be come	payalfowable agency fees, co tore than 10 days expenses and	interest, and all cos unt costs and attorni us past due, you wil I other expenses reli	t of collection, cyst fees. Il be charged a
te shall be relieved nded. Should stude to be suspended up all this contract 1598 Clay Terract focause	If by reason of dea ed from the obligate ident(s) permanent oon payment of an acceptant of the health club face Boulevard, Sult of the seller's permon of these rules manually and the seller's permon of the seller's permonent of	ions of this contra ly move their resi appropriate cance cility operated by te 160, Carmel, IN manent discontinu	et, and if dence mor liation fee the seller (46032 ad ance of op r suspensi	buyer has prepare than 25 miles of \$50.00 and it is moved to a lodge that the cration. Studen	aid any sum, that from an affiliate egitimate verifica ocation that is mo the services are n at agrees to follow	amount sl d area, pa ition of the ore than fiv o longer av v school ru	nall he promp yment on this move. The bure (5) miles aw wallable as pro	fly \agreement syer may ay from vided in
7 /	H ==	Buyer's Signatur	<u> </u>	-\	Mamb	or's Signatur	e (if different fro	m barrer)
i and agree that s nethod, a \$20.00 hly installment to and handling.	nds Transfer (EFT). 1 should I discontinue this fee will be added to be cover the costs of	post it to my account.		g (Must altach voided o	ONAL EFT AUTHOR , authorize my bank to ma check.) of Savings (Me d Savings Express	RIZATION ake my payment ast attach deposi	by the method indic	
	scontinued, does not nent obligation or	Number of payments Bank Name , L	34/	, Amount of payment	Bank Phone #	, 1st due date_	9-5-0	7_



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SCHOOL#7417 New Renewal	Replacemen	t/Upgrade
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LIBERTY EXPRESS

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origin, sex or marital status, or age (provided the applicant he Opportunity, Washington, D.C. 20580.	s the capacity to contract). The agency	plicants with respect to any aspect of a credit transaction on the basis of race, color, re cy that administers compliance with this law is the Federal Trade Commission, Equal (ligion, national Credit
(A) BUYER INFORMATION ONLY - TO BE FILLED OUT			
BUYER'S First Name Last	Birth data		.][
DHEERA) STN 64		317) S74-1656]
Current mailing address City	State	Zip Sovial Security #]
			11
Employer	Position	(yiz/mos) ()	· .
DATE OF THIS AGREEMENT, AND S	UCH CANCELLATION I	IIDNIGHT OF SCHOOL'S THIRD BUSINESS DAY AR MUST BE IN WRITING TO THE SCHOOL. IN THE R DU ARE NO LONGER OBLIGATED TO MAKE PAYM	EVENT
are due each Month Monthly Payments Payment	DATE OF BIRTH ULE WILL BE:	bereby holds the School, its officers, owners, agents and employees hard claims which may be brought against them by student or on student's be injuries or claims. **STUDENT'S SIGNATURE** ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER'S COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF CONTRACT. RECOVERY BY THE BUYER'S TUDENT SHADE EXCEED THE TOTAL AMOUNT PAID BY THE BUYER'S THE SCHOOL PURSUANT TO THIS CONTRACT. DEFAULT AND LATE PAYMENT: Should you default on any page called for in this agreement, the entire remaining balance shall be deed to now allowable upon demand and you serve to now allowable interest and all of the street of the students interest and all the state of the state of the students of the state of the st	e equipment or ights and use of g shall be at the extion of exercise onsibility, and s, damages, or f or in connection hoot. Student micra from all shalf for any such the form of the for
estate shall be relieved from the obligat refunded. Should student(s) permanent will be suspended upon payment of an cancel this contract if the health club for the 14598 Clay Terrace Boulevard, Sui	ions of this contract, and ity move their residence mappropriate cancellation facility operated by the sellett 160, Carmel, IN 46032 and anent discontinuance of any be the cause for, suspen	ty, the buyer is unable to continue the agreement, the buy if buyer has prepaid any sum, that amount shall be prommore than 25 miles from an attituded area, payment on the fec of \$50.00 and legitimate verification of the move. The lier is moved to a location that is more than five (5) miles a address and that the services are no longer available as prome foperation. Student agrees to follow school rules as prome	er or buyer's aptly is agreement buyer may away from provided in
Shall San	_ X		
School Representative	Buyer's Signeture	Member's Signature (if different i	rom buyer)
(C) I elect to pay my monthly installment payments by Electronic Funds Transfer (EFT). I understand and agree that should I discontinue this payment method, a \$20.00 fee will be added to each monthly installment to cover the costs of processing and handling.	I, Chec	ASF INTERNATIONAL EFT AUTHORIZATION	dicated below and
lation of	Number of payments	Amount of payment \$ // ist due date	
STATE'S	Bank Name	Benk Phone #	
EXHIBIT LED TO A	Bank Address/City/State/Zip		

Authorized Signature



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sсноо	#7417 New □ Renewal	Replacemen	t/Upgrade
Programs	offered: E Black Belt Club	Leadership	☐ XMA

NTERNATI	ONAL		asfaccour 0-525-896		Programs	offe	red: & Black Belt Club	Leadership	☐ XMA
origin, sex or markal state Opportunity, Washington	t Opportunity Act profit tue, or age (provided the t, D.C. 20580.	e applicant ha	the capacity to o	contract). The agent	y that saminister	ect to a	any aspect of a credit transaction on t Hance with this law is the Federal Tr	ne basis of race, color, re ade Commission, Equal	ligion, national Credit
(A) BUYER INFORMAT	ton only - to be i	illed out	BY APPLICAT			<u> </u>			
BUYER'S First Name	Last			Burth date		Age	Home Phone	E-mail address	
1) Wesa	رک	inch					()		
Current mailing address		City	·	State		2	Socie	al Security #	
			1						
					How long		Work Phone		
Employer			Lonnog		Now roug	ł	MOLK LUGUE		
<u></u>					(yrs/mos)				
DATE OF THIS	AGREEMENT	CAND SI	UCH CANO	CELLATION	MUST BE	INV	SCHOOL'S THIRD BUS WRITING TO THE SCH NGER OBLIGATED TO	IOOL. IN THE	EVENT
(B) TO BE FILLED					to obtain	n alphy	ND RELEASE OF LIABILITY sical examination from a doctor be nany exercise class. All exercises,	efore using any exercise	e configurent or
2. Your agreement b	egins on	2.08	, and expires o	ď	any and student	ail ma 1 əlqs 2	ichinery, equipment, and apparatus risk. Student understands that the a thods and types of equipment shall	designed for exercising	g shall be at the ection of exercise
3. Other students wh	o may attend:				the Scho	ool sha	ill not be liable to student for any c	laims, demands, injurie	s, dumanes, or
	•			Dire or Elem	actions	arising	due to injury to atudent's person o	r property arising out a	f or in connectio
FRST	LAST			DATE OF BURTH	pereby i	holds (y student of the services, facilities, he School, its officers, owners, age	and premises of the Sc ats and employees har	ucci. Stadent mices from all
				<u>·</u>	- claims v	which i	may be brought against them by sti	ident or on student's be	half for any such
					iojunies	ST	TOK.		
					— / Sт	uBles.	TESIGNATURE		
4. Buyer is a Studen	t? (Circle Oge) Ye	(No)			1 / 1		ER OF THIS CONSUMER C	REDET CONTRACT	IS SIMIRECT
5. Total Sales Price	s 1849.0	0			TO AL	LL CL	aims and defenses, whi	ICH THE BUYER/S	TUDENT
6. Amount of Down			`		COUL	.D AS:	SERT AGAINST THE SCHOO	DL AS A RESULT (OF THIS
			<i>-</i>		FYCE	EDT	T. RECOVERY BY THE BUY HE TOTAL AMOUNT PAID !	ENSTUDENT SHA	LL NOT
7. Remaining Balan	ce to be Paid to ASI	F \$		_	THE 8	CHO	OL PURSUANT TO THIS CO	» - lee buiensi NTRACT.	OPENI JO
	YOUR PAYMEN	T SCHEDU	ILE WILL BE	}:	}	1	AND LATE PAYMENT: Shoul		- السائلة ومسسم
When Payments	Number of		of Monthly	First Payment D	as calle	d for i	n this expeciment, the eatire remaini	ing balance shall be des	med due and
are due each Month	Monthly Payments			Date-ASF Colle] payaon	upon	demand, and you agree to pay allo	wable interest, and all o	ost of collection
	Λ	1.00	. 10 W-	1	Should	BAY ITT	not limited to, collection agency for confully payment become more than	10 days nast due, you	will be charged a
·	7	1.18	44.00	1	late fee	to day	rer additional administrative expens	ses and other expenses	related to
							ir payment. A fee will be charged for		
CANCELLATI	ON: If by reas	on of deat	h or perma	nent disabibt	y, the buyer	r is w	nable to continue the agr	reement, the buy	er or buyer'
estate shall be r	elieved from th	re obligati	ons of this	contract, and	if buyer ha	z bác	paid any sum, that amou	int shall be prom	ptly
relundedenhou	id student(s) po	ermanent	ly move the	ir residence n	nore than 2	5 mil	es from an officiated erro	payment on th	is agreemen
will be suspend	ed upon payme	nt of an a	ppropriate	cancellation 1	tee of \$50.00	y and	kgitinite verifleation o	The move. The	buyer may
cancel this cont	ract if the heal	th club fa	cility opera	ted by the sell	er is moved	to a	location that is more tha	in five (5) miles a	way from
The 14598 Clay	Terrace Boyle	vard, Suit	e 160, Carn	nei, IN 46032	address and	tha	t the services are no long	er available as p	rovided in
me contractibe	cause of the sel	ier's pern	anent disc	ontinuance of	operation.	Stud	ent agrees to follow school	ol rules as promi	algated from
MINE TO TIME. V	Tanon Prenes	Arries III's	y ne (pe ca	rec iot anzher	ision of can	cella	tion of membership.		
School Bepresent	etive /		Buyeles	33 Consture		-+	Manhaute Ct	nature (if different f	
			27.761030	-Knainin	I fout 44 from				rom Duyer)
(C) I elect to pay my payments by Electro			-		ASF INTE	KNAT	Ional eft authorizati		
understand and agre	e that should I disco	ntinue this	post it to my so	count.		 +	suthorize my bank to make my pa	syment by the method in	ficated below and
payment method, a				Che	king (Must altac	- void	d check) or Sevings (Must attach	deposit slip.) or	
each monthly install		ी० संदे			□ Vist □ 1	Master	Card American Express [1] b	isogvet	
This form of payme	_	faas m=s	Account #:		······································	R	uing i or Empiricon Duc (If Credit (Card)	
this torm of payme		loes not or or	Number of pay	mente	Amount of			tate	
	TE'S		Bank Name		and the same of th	1	Bank Phone #	- The same of the	
		D TO A	_	City/801(e/Zip		—∵ <u>†</u>			
19 7		HE TIME	1	-		- 			
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ו אחום משם השם השנים ל שחתבים יחוב ל בשם שחום ו

STATE'S EXHIBIT

TOTAL P.03





Your name?

□ Cash

Your phone number?

8. HOW DID YOU PAY?

☐ Credit Card

CONSUMER COMPLAINT FORM

Office of the Indiana Attorney General

NOV 1 0 2008

To prevent delay, please be sure to complete **both sides** of this form in full. Please print clearly of type. Security Number on this form or in any accompanying documents. 2. WHO IS YOUR COMPLAINT AGAINST? 1. YOUR INFORMATION Name/Firm Champion Martial Arts **⊠**Mrs. ☐Miss ☐Ms. □Dr. ☐Mr. Name Mishra, Monica Address 14598 Clay Terrace Blvd Address T State City Carmel County 1 State IN ZIR County Hamilton □18-24 ☑25-34 □35-44 □45-54 □55-64 □65+ ZIP 46074 Age Phone (317) 844-0400 Phone Evening Person you dealt with Jonathan Stowe 3. WHEN DID TRANSACTION/INCIDENT OCCUR? Date Feb 2008 Time AM PM□ 4. WHERE DID THE TRANSACTION/INCIDENT YOU ARE COMPLAINING ABOUT TAKE PLACE? (Check box when applicable) X At the firm's place of business ☐ By Mail ☐By Internet/e-mail ☐ My home Away from the firm's place of business (work, convention, etc.) ☐ By telephone □ Other 5. WHAT WAS THE VERY FIRST CONTACT BETWEEN YOU AND THE FIRM? ☐ I telephoned the firm ☑I went to the firm's place of business □ I responded to a TV/radio ad ☐ I received a telephone call from the firm ☐ A person came to my home I responded to an offer on the Internet ☐ I received information by e-mail I responded to a printed advertisement I received information in the mail ☐ Other 6. DO YOU CONSENT TO DISCLOSING THE FOLLOWING TO THE PUBLIC? 7. WHAT WAS THE TRANSACTION FOR? The nature and status of your complaint and the name of the firm? ⊠Yes □No ☐ My business

⊠Check ————————————————————————————————————	[] In	istallment Lo	oan 	☐ Medicare			Ott	1er			
9. DID YOU SIGN A	Y WRITT	EN AGREEN	IENT? II	YES, P	LEASE AT	TACH A	COPY OF	THE AGRE	EMENT.	⊠Yes □No	
		· 									
For Office Use Only:	Ind	Prac	PL	***	6	N. 1	OA:	Inv.	Sec	File #	
STATE'S	_	hor	<i>F</i> L	M0		NJ		BM		-CP-	

⊠ Yes □ No

⊠ Yes □ No

My family/household

☐ My farm

☐Private Insurance

10. HAVE YOU COMPLAINED TO THE BUSINESS? (Check box when applicable	e) ☐ Yes ☒No
When? Action taken?	
11. WITH WHAT OTHER AGENCY HAVE YOU FILED THIS COMPLAINT?	
When? Action taken?	
12. HAVE YOU CONTACTED A PRIVATE ATTORNEY?	☐ Yes
13. HAVE YOU STARTED A COURT ACTION? IF YES, PLEASE ATTACH A COPY OF	ALL COURT PAPERS. Yes No
14. HAVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEASE ATTACH A COPY O	FALL COURT PAPERS. Yes 🗆 No
15. DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS, IF ANY. \$	
16. PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL (ATTACH ADDITIONAL P	AGES IF NECESSARY)
Please attach a copy of all papers involved (order blank, warranty, credit card receipt and statement check, correspondence and all other related documents). Please print clearly or type. DO NOT INCL	nt, invoice partract or written agreement, advertisem
Champion Martial Arts is a facility for teaching karate lessons. On 02/06/2008, we experience of the complete	
yr period - we signed contract papers.	
Later, they offered to join our daughter for an additional \$1,250 - they would also in to 3 years, to which we agreed and paid via check on 07/11/08. No contract was significant to the contr	crease duration of the contract for both control normal year
said since we had already signed a contract earlier they had us in their computer s	ystem, signing a new contract was not needed.
	men meneral sensitivity
	· .
17. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED?	
Pro-rated refund of the paid amount. Total contract = 72 months. Contract term hor	nored = 9+4 = 13 months. Contract period not honored = 59
months: Amount refund = 1809*59/72 = \$2,506.	
18. CONSENT AND VERIFICATION	
I affirm, under the penalties for perjury, that the foregoing representations, and I	hose in all attachments, are true. The information I have
provided in this complaint form is based upon my personal knowledge. I consen	t to the release of any information to the Consumer
Protection Division relating to this complaint. I understand that I should not inclu-	·
submitted to the Consumer Protection Division. If I do provide my Social Security Social Security Number in accordance with Indiana Code § 4-1-10-5(2).	number, rexpressly consent to the disclosure of my
Your Signature Date	
WHAT WILL HAPPEN NOW? WHAT ELSE SHOULD YOU DO?	MAIL COMPLETED FORMS TO:
THE THE PERSON THE PERSON TO BE A PERSON TO THE PERSON TO	

The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a licensed professional to the public unless this office files a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filing this complaint, you may want to consider contacting a private attorney or your local small claims court.

Attorney General Steve Carter
Consumer Protection Division
Government Center South, 5th floor
302 West Washington Street
Indianapolis, IN 46204
PH: 317-232-6330 • FAX: 317-233-4393
www.IndianaConsumer.com



SCHOOL#7417 New	Renewal	Replacement	/Upgrade
Programs offered: M Black	k Belt Club	□ Leadership	

NTERNATI	ONA	w	ww.my	/asfaccour	nt.com	Pr	ograms offer	ed: 🌃 Blaci	k Belt Club	□ Leadersh	ip 🗆	XMA
Membership A The Federal Equal Credit origin, sex or marital state Opportunity, Washington	Opportusit us, or age (p i, D.C. 2051	y Act prohib provided the t 80.	upplicant ha	a (pe cabacità to	dontract). The age	wey man	ectuarities combin	y sepect of a cree ance with this let	dit transaction on w is the Federal T	the basis of race, colorade Commission, Ed	or, religion, qual Credit	national
(A) BUYER INFORMAT	ION ONLY		LLED OUT	BY APPLICA			EARLY)	Warra Dhan		E-mail addr		\
BUYER'S First Name		Last			Birth da	lit	Age	Home Phone		E-mail name	C 6.6	, XX
Maria		SI-COMO			ļ <u></u> .							X
Current marting address			City		State		Zip		200	al Security#		1
Employer				Position		Ħ	ow long		Work Phone			
						. (y	rs/reas)		(_)		_	
YOU, THE BUYI DATE OF THIS THE SCHOOL C UNDER THIS A (B) TO BE FILLED 1. Today's date is 2. Your agreement be 1. Today's date is 3. Other students wh FIRST 4. Buyer is a Student 5. Total Sales Price 6. Amount of Down	AGREE CLOSES GREEN OUT BY 6 / 18 egins on klock o may atte	CMENT, SCHOOL SCHOOL JOB LAST CORE CORE SCHOOL JOB LAST CORE SCHOOL JOB	AND SI EASES EMPLO 08 IST GAN LANGE OF	UCH CANG DOING BY YEE AND EXPIRES OF MANAGEMENT AND MANAGEMENT OF STREET OF	CELLATIOI USINESS, Y	N MU OU A	WAIVER ANI to obtain a physi- participating in a any and all maci- student's sole ris programs, meth the School shall actions arising d with the use by thereby holds the claims which m- injuries or claim STUDENT ANY HOLDE TO ALL CASI COULD ASSI CONTRACT.	RITING TO GER OBL. D RELEASE of call examination any exercise claimery, equipment of the self of the	O THE SCI IGATED T OF LIABILIT In from a doctor to see. All exercises, int, and apparatus interest and structure for any student's person excited, facilities gainst them by see. THE SCIENT OF LIABILITY OF LIABIL	Y: The School urge efore using any exe- including the use of a designed for exerc agreement to use, or be student's entire claims, demands, in or property grising and premises of the cuts and employees tudent or on student	E EVEL YMENT s you and the state of the sta	NT IS Mill student or and use of be at the ofference of exercise fity, and usges, or connection itudest from all of any such URJECT ENT URJECT ENT US OT
7. Remaining Balance									T TO THIS C			
When Payments are due each Month	YOUR P Number of Monthly	of Payments	-		First Payment Date-ASP Col	llects	as called for in a payable upon de including, but a Should any most late fee to cover	this agreement, emand, and you of limited to, co Whly payment b radditional adm	the entire remain agree to pay allo diection agency ecome more that inistrative exper	ld you default on ar ning balance shall be swable interest, and feen, court costs and n 10 days past due, uses and other expen for all returned pays	e deemed de all cost of attorneys' you will be see related	ue and` collection, fees, charged a
estate shall be refunded. Shoul will be suspende cancel this contact the 14598 Clay the contract be	cancel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from the 14598 Clay Terrace Boulevard, Suite 160, Carmel, IN 46032 address and that the services are no longer available as promulgated from the contract because of the seller's permanent disjointinuance of operation. Student agrees to follow school rules as promulgated from time to time Violation of these rules may be the cause for suspension or cancellation of membership.											
SchoolRepresenta	Tive -	with	M/TVA	Buyer's	Signature	m	- Standard		Member's Si	ganture (if differe	nt from b	uyer)
(C) I cled to pay my monthly installment payments by Electronic Funds Transfer (EFT). I understand and agree that should I discontinue this payment method, a \$20.00 fee will be added to each monthly installment to cover the costs of processing and handling. This form of payment, if discontinued, does not				J Sien	bocking (Must attach voided isa MesterCi	_, authorize my b check.) or C Sa and C America	UTHORIZAT sank to make my to vings (Must attach an Express [1]	ION payment by the metho h deposit slip.) or Discover	od indicated		
release you from you				Number of per	yments <u>36</u>	، و	Amoust of payment			date 6/25/6	S	
		`. \ 		Bank Nume_			-1	Beak Pho	ooc#			- <u> </u>
STATE'S	.]	TITLED AT TH	to a etime	1 1	/City/State/Zip	1				- /: /	0_00) ——
EXHIBIT				Authorized \$	ignature 2	<i>an-</i>	XXXX			Date 6		
E (U)	<u> </u>						EXPRESS	LIBERTY	έ	1:71 8002	-90-AOI	1 N



CONSUMER COMPLAINT FORM

Office of the Indiana Attorney General

NOV 1 0 2008

To prevent delay, please be sure to complete both sides of this form in full. Please print clearly of type PREVEE include your Sopial Security Number on this form or in any accompanying documents. CONSUMER PROTECTION 2. WHO IS YOUR COMPLAINT AGAINST? 1. YOUR INFORMATION Name/Firm Champion Martial Arts □Or. □Miss □Ms. □Mr. ⊠ Mrs. Name Ward, Annabelle J Address 100000 _____ State City Carmel State IN County To Age □18-24 □25-34 ⊠35-44 □45-54 □55-64 □65+ ZIP _____ County Hamilton Phone () ______ Phone E-mail E-mail daleward@indy.rr.com Person you dealt with Jonathan Stowe 3. WHEN DID TRANSACTION/INCIDENT OCCUR? Date 11/24/07 & 12/8/Time AM PMC 4. WHERE DID THE TRANSACTION/INCIDENT YOU ARE COMPLAINING ABOUT TAKE PLACE? (Check box when applicable) ☐By Mail At the firm's place of business ☐ By Internet/e-mail ☐ My home Away from the firm's place of business (work, convention, etc.) ☐ By telephone 5. WHAT WAS THE VERY FIRST CONTACT BETWEEN YOU AND THE FIRM? ☐ I telephoned the firm ☐ I received a telephone call from the firm □ I responded to a TV/radio ad ☐ A person came to my home ☐ I responded to an offer on the Internet ☐I responded to a printed advertisement □I received information by e-mail I received information in the mail ☐ Other 6. DO YOU CONSENT TO DISCLOSING THE FOLLOWING TO THE PUBLIC? 7. WHAT WAS THE TRANSACTION FOR? The nature and status of your complaint and the name of the firm?

Yes

No ☐ My business Your name? Yes □ No My family/household ⊠ Yes □ No ☐ My farm Your phone number? 8. HOW DID YOU PAY? ☐Credit Card ☐ Medicaid ☐Private Insurance ☐ Cash ⊠ Check ☐ Installment Loan ☐ Medicare Other 9. DID YOU SIGN ANY WRITTEN AGREEMENT? IF YES, PLEASE ATTACH A COPY OF THE AGREEMENT. ☐ Yes ☒ No

Inv.

Sec

File #

-CP-

STATE'S	Ì
EXHIBIT	Ŗ
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For Office Use Only: [

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NJ

10. HAVE YOU COMPLAINED TO THE BUSINESS? (Ch			Yes	⊠No
When?	Action taken? T	ey have closed	helr business.	
11. WITH WHAT OTHER AGENCY HAVE YOU FILED TH		the police w	ill not take any mor	e reports.
When?	Action taken?			
12. HAVE YOU CONTACTED A PRIVATE ATTORNEY?			□Yes	⊠No
13. HAVE YOU STARTED A COURT ACTION? IF YES, PLE	EASE ATTACH A COPY OF AL	L COURT PAPERS	S. Yes	⊠No
14. HAVE YOU BEEN SUED OVER THIS ISSUE? IF YES, P	PLEASE ATTACH A COPY OF	ALL COURT PAPE	RS. □ Yes	⊠No
15. DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS,	IF ANY. \$			
16. PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL	(ATTACH ADDITIONAL PA	ES IF NECESSA	RY)	
Please attach a copy of all papers involved (order blank, warranty, o	credit card receipt and statement,	nvoice contract or t	vritten agreement, advertisem	ent cancelled
check, correspondence and all other related documents). Please pro The karate school closed, but my fees I paid less than a	year ago of \$6004 were to p	ovid		intil a
reached black belt. So far, they have only received their	camaflage belts and have a	long way to go.		
				A Company of the Comp
				
<u>· </u>				
				
	•			
17. HOW WOULD YOU LIKE YOUR COMPLAINT RESO	LVED?			
I would like a refund of my fees.				
			·	
18. CONSENT AND VERIFICATION	·			
I affirm, under the penalties for perjury, that the forego	• •			
provided in this complaint form is based upon my pers Protection Division relating to this complaint. I underst	_		-	
submitted to the Consumer Protection Division. If I do		-	•	
Social Security Number in accordance with Indiana Co		•		
				-
Your Signature	Date			
WHAT WILL HAPPEN NOW? WHAT ELSE SHOULD YO	U D0?	MAIL CON	MPLETED FORMS TO:	
		1		

The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a licensed professional to the public unless this office files a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filing this complaint, you may want to consider contacting a private attorney or your local small claims court.

Attorney General Steve Carter
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www.IndianaConsumer.com



SCHOOL#7417 Diview	□ Renewal	□ Replacemen	t/Upgrade
Programs offered Black	k Belt Club	☐ Leadership	□ XMA

INTERNATI	ONAL	www.myasfaccour 1-800-525-896		Programs offer	ed: Black Belt Club	☐ Leadership	□ XMA
origin, sex or marital state Opportunity, Washington	Opportunity Act prob us, or age (provided the U.D.C. 20580.	ic applicant has the capacity to o	contract). The agency	that administers compli	y aspect of a credit transaction on ance with this law is the Federal 7	the basis of race, color, re Yade Commission, Equal (ligion, national Credit
		FILLED OUT BY APPLICAT					
BUYER'S First Name	Last		Birth date	Age	Home Phone	E-mail address	III
ROY	4.	HOL COMB				<u></u>	
Current mailing address		City	State	Zip	300	ist account	
							11
Employer		Position		god work	Work Phone		
				(yrs/mos)	()		
DATE OF THIS	AGREEMENT CLOSES AND GREEMENT.	r, and such can ceases doing bu	CELLATION	MUST BE IN W U ARE NO LON	CHOOL'S THIRD BU RITING TO THE SCI GER OBLIGATED T D RELEASE OF LIABILIT	HOOL. IN THE I O MAKE PAYM	EVENT ENTS
2. Your agreement by DEGR 3. Other students wh	8 1 Z 10 8 egins on <u>8 1 3</u> EE BLACE	BELT and expires of	n DATE OF BIRTH	to obtain a phys participating in any and all mac students sole ri- programs, meth the School shall actions arising o	D RELEASE OF LIABILIT ical examination from a doctor language exercise class. All exercises thinery, equipment, and apparatulk. Student understands that the ods and types of equipment shall not be fishle to student for any like to injury to student person student of the services, facilities	offere taing any exercise, including the use of we see designed for exercising agreement to use, or sele to extudents entire respection, demands, injurie of property arising out of the property arising out of the second security arising out of the second	equipment or lights and use of g shall be at the ection of exercise possibility, and a, damages, or for in connection
FIRST 4. Buyer is a Student	n? (Circle One) Y	s 6)	DATE OF BIRTH	hereby holds the claims which many injuries or claim STUDENT	e School, its officers, owners, age ay be brought against them by s as, I'S SIGNATURE R OF THIS CONSUMER (crits and employees hare todent or on student's jet of the contract of the con	niess from all half for any such
S. Total Sales Price	5 3600.UC	•		TO ALL CLA	lims and defenses, we ert against the scho	nch the buyer/s	TUDENT
6. Amount of Down	Paymont is \$	3400.00		CONTRACT	RECOVERY BY THE BU	YER/STUDENT SHA	LLNOT
7. Remaining Balance		PS -O-		EXCEED TH	E TOTAL AMOUNT PAID	BY THE BUYER/ST	UDENT TO
,		T SCHEDULE WILL BI			L PURSUANT TO THIS C		
		:		or collect five in	ND LATE PAYMENT: Show this agreement, the cotice remain	ild you default on any pa ning balance shall be dec	yment obligation
When Payments are due each Month	Number of Monthly Payment		First Payment D	payable upon d including, but a Should any mo	emand, and you agree to pay all not limited to, collection agency othly payment become more tha	owable interest, and all a fees, court costs and atto at 10 days mast due, you y	ost of collection, meys' fees. will be charged a
7	<u>)</u>	: 3600.00	8/1/18	late fee to cove obtaining your	r additional administrative expe payment. A fee will be charged	nies and other expenses : for all returned payment	related to L
estate shall be r refunded. Show will be suspende cancel this cont the 14598 Clay the contract be	clieved from tild student(s) ped upon paymeract if the heal Terrace Boule Cau <u>se of the</u> se	he obligations of this ermanently move the ent of an appropriate th club facility opera yard, Suite 160, Carr	contract, and ir residence me cancellation fed by the sellong, in 46032 to ontinuance of	If buyer has preport than 25 mile of \$50,00 and eris moved to a laddress and that operation. Spude	able to continue the ago aid any sum, that amo s from an affiliated are legitimate verification location that is more the services are no lon nt agrees to follow school of membership.	unt shall be prom a, payment on the of the move. The an five (5) miles a ger available as p	ptly is agreement buyer may way from rovided in
School Represents	itive /	Buyer	ignature		Member's S	gnature (if different f	rom buyer)
(C) I elect to pay my payments by Electro understand and agree payment method, a 1	nic Punds Transfer c that should I disc 520.00 fee will be s	(EFT). I ontinue this dded to	count	······································	ONAL EFT AUTHORIZAT , euthorize my bank to make my check) or [] Savings (Must attack	TON payment by the method inc	
each mouthly install processing and hand		10 8780			ard American Express D		
This form of payment release you from you	nt, if discontinued,		ments	, Amount of paymen	\$ 3400.00 late	date 8/7/07	
CTATEIO		Bank Name			Bank Phone #		
STATE'S EXHIBIT		ED TO A RE TIME TIME Address/	77	(Al	Jan D	- nu 8/7/	1.8-
F 10	\ -		SMAILLE	XPRESS	LIBERTY E	Date 3/ // 61:41 8002-9	0-AON



640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129 www.myasfaccount.com 1-800-525-8967

SCHOOL#7417. New Renewal	Replacemen	t/Upgrade
Programs offered: Black Belt Club	Leadership	□ XMA

TERNATI	ONAL		1-800-525-8	967		<u> </u>			
Iembership A e Federal Equal Credit gin, sex or marital statu portunity, Washington,	Opportunity As, or age (pro	Act prohibits on vided the appli	editors from discrimi ant has the capacity	nating against credit agen to contract). The agen	pplicants with respect to	o any aspect of a cre apliance with this le	edit transaction on tw is the Federal T	the basis of race, color rade Commission, Equ	r, religion, national ual Credit
) BUYER INFORMATION	ON ONLY - 1	O BE FILLE	OUT BY APPLIC	ANT (PLEASE PRI	NT CLEARLY)				
JYER'S First Name	La	st		Rirth date	e Age	Home Phon	e	E-mail addres	is
ROBERT	•	FURAL	ER	11					
errent mailing address		Ci	у	State	Zip		Soci	al Security #	
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U, THE BUYE TE OF THIS A E SCHOOL CI DER THIS AG	GREEN LOSES A	ENT, AN IND CEA	D SUCH CAN	ICELLATION	IDNIGHT OF MUST BE IN	WRITING T	Q THE SCH	OOL. IN THE	EVENT
TO SE ETLLED	OUT BY SO	THOOL EM	PLOYEE		to obtain a ph	ysical examination	a from a doctor be	: The School urges	ise equipment or
Today's date is			8, and expires	CR40~	any and all m student's sole programs, me	achinery, equipme risk. Student unde thods and types of	ent, and apparatus erstands that the a cquipment shall	including the use of designed for exercis greement to use, or s be student's entire re laims, demands, injur	ing shall be at the election of exercise sponsibility, and
Other students who	-				actions arisin	g due to injury to s	tudent's person o	r property arising out	t of or in connectio
IRST)	LAST		DATE OF BIRTH	hersby holds	ry student of the se the School, his offi	rvices, facilities, cers, owners, age	and premises of the s	School, Student armiess from all
				:	claims which	may be brought at tims.	gainst them by an	ident of on student's	ochalf for any such
Buyer is a Student?	(Cirola Ona	Yes No			1 1	NT'S SIGNATU	7	pv	
-					ANY HOLI	DER OF THIS C	ONSUMER CI	LEDIT CONTRAC CH THE BUYER	T IS SUBJECT
Total Sales Price \$_					COULDAS	sert agains	T THE SCHOO	L AS A RESULT	OF THIS
Amount of Down Portion Remaining Balance			200.00		CONTRAC EXCEED/I	T. RECOVERY	BY THE BUY OUNT PAID F	ER/STUDENT SH BY THE BUYER/S	IALL NOT
Y	OUR PAY	MENT SCH	EDULE WILL B	E:	DEPAULT	AND LATE PA	YMENT: Should	i you default on any	payment obligation
due each Month	lumber of lonthly Pay	ments Pay	ount of Monthly ments	First Payment D Date-ASF Collec	as called for including, but	in this agreement, (demand, and you t not limited to, co	he entire remaini agree to pay allov Hection agency fe	ng balance shall be divable interest, and all es, court costs and at	eemed due and I cost of collection, ttorneys' fees.
15PL	36	\$_ <u></u>	200.00	3/15/08	Tate-fee to co	rebs lanoitibbs 25v	inistrative expens	10 days past due, you es and other expense r all returned paymen	s related to
ANCELLATIO tate shall be relifunded. Should ll be suspended ncel this contra e 14598 Clay Te e contract because to time. Visition Representation l elect to pay my m ments by Electronic lerstand and agree th ment method, a \$20 h monthly installme cessing and handling	ieved fro student(upon pa ct if the l errace Bo use of the ation of t re continty insta Funds Trai at should I 00 fee will not to cover	m the oblining the state of the	gations of this ently move the in appropriate of facility opers. Suite 160, Carermanent disc may be the care.	contract, and eir residence me cancellation fated by the sellemel, IN 46032 continuance of the sellement of the s	of buyer has presented than 25 miles of \$50.00 and the standard to a subtress and that sion of cancella ASF INTERNAL	paid any sun e from an af legitimate v location that if the services ent agrees to tion of memb TONADEFT At authorizative base and American	n, that amou filiated area erification or is more tha are no long follow school ership. Member's Sign JTHORIZATIO ank to make my pa ings (Must attach on a Express Di	nt shall be proint, payment on the the move. The five (5) miles are available as oll rules as prometted in the property of the method is the property of the method is the prosit slip, or	mptly his agreement e buyer may away from provided in aulgated from from buyer)
STATE'S		ed, does not gation or	Number of pay	ments 36	, Amount of paymen	nts 200-0	1st due d	ate 3/15/10 8	



640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129 www.myasfaccount.com 1-800-525-8967

SCHOOL#7417 New	☐ Renewal	Replacemen	t/Upgrade
Programs offered: 🗆 Blac	k Belt Club	Leadership	C) XMA

	1-07	70-525 050					
Membership Agree The Federal Equal Credit Opportuni origin, sex or marital status, or age Opportunity, Washington, D.C. 20: (A) BUYER INFORMATION ONLY	ity Act prohibits creditors (provided the applicant ba 580,	ur the capacity to co	ntract). The agency tha	r saminiators compil	ly aspect of a stedli ance with this law	transaction on the basis of race, colds the Federal Trade Commission, Ed	or, religion, national qual Credit
BUYER'S First Name	Last		Birth date	Age	Hame Phane	E-mail addr	788
				_	-	*	
KRISHWA	ANK	HAJU			4		
Current mailing address	Çity		States	Zip		Social Security#	
		Position		low long		/	
Employer		+49(44 0	•	tom torig	•	WALL BOOK	
				yre/mae)	(
YOU, THE BUYER, MA DATE OF THIS AGRE THE SCHOOL CLOSE UNDER THIS AGREE	ement, and s s and ceases	UCH CANC	ELLATION MI	J ST BE IN W	RITING TO	THE SCHOOL. IN TH	E EVENT
(B) TO BE FILLED OUT BY	Y SCHOOL EMPLO	YEE		WAIVER AN	D RELEASE O	F LIABILITY: The School urgs	s you and all students
I. Today's date is	708			to obtain a physi	ical examination f	from a doctor before using any exc	rcise equipment or
· (VUS) 2 VINO 10 1_/	4.12 .00					All exercises, including the use of	
ALEKHYA - 201	1// 7/00	, and expires on	r . R			, and apparatus designed for exercitands that the agreement to use, or	
VTEKHAO - SW	" PEGREE "	SCACE THE	- 1			quipment shall be student's entire	
3. Other students who may att	oad: ASHIKAA	1-15" DE6	ree - D	the School shall	not be liable to st	udent for any claims, demands, hi	uries, damages, or
	LÄST		ATE OF BIRTH	with the tree ha	me to injury to stu	dent's person or property arising o ioes, facilities, and premises of th	ut of or in connection
FIRST	LASI	υ.	A I B OF BIRTH	hereby holds the	edition), its office	TR. OWDERS, RECENTS and compleyees	harmiesa from all
				claims while m	all he helpsoht age	igst them by student or on student	s behalf for any such
				injuries or claim	متسسد لورايا كالحاف	•	•
					Ma atoki Amiro		÷ :
4. Buyer is a Student? (Circle	One Ver Ma			1 /	rs signatur		
- · · · · · · · · · · · · · · · · · · ·	, •			ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT			
5. Total Sales Price \$ 210	6.00			COLO D AGE	ina vur del	enses, which the buye The school as a resul	R/STUDENT
6. Amount of Down Payment	is 2 800. 40			CONTRACT	RECOVERY I	Y THE BUYER/STUDENT S	SIALL NOT
7. Remaining Balance to be P		>_		EXCEED TH	È TOTAL AMO	OUNT PAID BY THE BUYER TO THIS CONTRACT.	
YOUR	PAYMENT SCHEDU	ILE WILL BE:		DEFAULT A	ND LATE PAY	MENT: Should you default an en	u neumant abligation
When Payments Number	-6 1 1 1 1 1 1	of Monthly	Pint Branch Dea	as called for in t	this sereement, the	e outire remaining balance shall be	deemed due and
	Payments Payment		First Payment Duc Date-ABF Collects	peyable upon de	emand, and you as	gree to pay allowable interest, and	all cost of collection.
	الما	<u></u>]		metuding, but n	ot instited to, colle	ection agency fees, court costs and some more than 10 days past due, y	attorneya' fees.
) QA	7M5~	7		late for to cover	radditional admin	inne mure team to days past due, y Intrative expenses and other expen	ou will be charged a
() () ((10 1425					Il be charged for all returned pays	
CANCELLATION: If	by rector of door	h or norman	ant disability th				
estate shall be relieved	Some the abbund	a vi perman	ent disability, u	re buyer m un	ald over some	the tar agreement, the o	ayer or buyer's
estate suati pe Leiteved	TLOUR FILE ODITAX	lor are arres affective	muraci, neg ii di	the Africa	am any aum,	tuat amount snan be pr	omptry
refunded. Should stude	enu(s) permanenu	y move their	residence more	than 25 muer	i from an am	mated area, payment on	this agreement
						rification of the move. T	
cancel this contract if t	he health club fa	cility operate	d by the seller is	moved to a k	ocation that i	s more than five (5) mile	away from
						ire no longer avallable a	
the contract because of	(the seller's pern	renout quebi	tinuance of ope	ration. Stude:	nt agrees to f	ollow school rules as pro	muigated from
time to time. Violation	of these rules ma			ı or cancellati	on of membe	rship.	
	-0	XIII	معرمها				
School Representative	<i>D</i>	Bard's Ste	antifire			dember's Signature (if differe	at from buyer)
(C) I elect to pay my monthly	installment		A	of internation	ONAL EFT AU	PHORIZATION	
payments by Electronic Funds		t			, authorize my ban	k to make my payment by the metho	d indicated below and
understand and agree that shou		post it to my accou					L.
payment method, a \$20.00 fee each monthly installment to co			L. Chocking □	Must attack voided	cocck) or L. Sevia	gs (Must attach deposit slip.) or	(A)
processing and handling.						Express Discover	~ と !
This form of payment, if disco	untimed does not	Account #:		Royti	ing # or Expiration i	Dato (If Credit Card)	- Date
release you from your paymen		Number of payme	nts	Amount of payment	s	, i at due date	8,0,4
membership contract.		Bank Name					7 7 1
YOU, THE BUYER, ARE E	NTITLED TVI A						- 2 C
CODA VE BOILE VERE	T AT THE TIME		/State/Zip				
	- 45	Authorized Sign	ture			Date	
STATE'S						·	

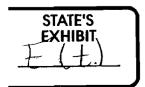
640 Plaza Drive, Suite 300

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rive, Suite 300 unch, CO 80129	SCHOOL#7417	New	□ Repewal	Replacement	Upgrade
•	Programs offered: 🛭	Biack	Belt Club	☐ Leadership	□ XMA

ACC / AAA 676 8667 / Per 103 980 8006 / WWW.EDYRESECCOUNT.COM

	nds Kanch, CO 80129	
	v.myasfaccount.com	Programs offered: PBlack Belt Club 🗆 Leadership 🗆 XMA
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lembership Agreement		
وهم والمطالعين لم في مناف والمستخدم والربيات المربية والمربية والمربية والمربية	editors from discriminating against credit ap	plicents with respect to any supect of a credit transaction on the basis of race, color, religion, sactonal by the administers compliance with this law is the Fotoral Trade Commission, Equal Credit
gin, sex or merital alatus, or aga (provisod me appua portusity, Washington, D.C. 20580.	Mill this tols cofactors as otherwise. I up whose	A titler metrilikismen a descriptioner salest income man a notation a natural constituence ordinary constituence and the salest income or a natural constituence and the salest income of the salest income or a natural constituence and the salest income or a natural constituence and the salest income of the salest income or a natural constituence and the salest income or a natural constituence and the salest income of
BUYER INFORMATION ONLY TO BE FILLE		
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KRISHNA ANK urrent mailing address	ACA JU Stato	
errent mailing address Ch	Statu	Zip Social Security #
nployer	Yoshion	NOW LITE
		(yrr/mos)
DU, THE BUYER, MAY CANCEL	, this agreement by M	IDNIGHT OF SCHOOL'S THIRD BUSINESS DAY AFTER THE
TE OF THIS AGREEMENT, AN	D SUCH CANCELLATION REG DOMO BIIGINEGO VA	MUST BE IN WRITING TO THE SCHOOL. IN THE EVENT U ARE NO LONGER OBLIGATED TO MAKE PAYMENTS
(E SCHOOL CLOSES AND CEA (DER THIS AGREEMENT,	seo natila nastiros, ia	A NUMBER OF STREET OF STRE
TO BE FILLED OUT BY SCHOOL EM	PLOYEE	WAIVER AND RELEASE OF LIABILITY: The School urger you and all studer
Today's date is 1 / 13/67		to obtain a physical examination from a doctor before using any exercise equipment or
Your agreement begins on 1/13/	7 , and expires on	participating in any exercise class. All exercises, including the use of weights and use of any and all machinery, equipment, and apparatus designed for exercising shall be at the
1ST DEGREE BUNCK BE		graduant's color right. Student understands that the agreement to use, or selection of exercise programs, methods and types of equipment shall be student's entire responsibility, and
Other students who may attend:	•	the School shell not be liable to student for any claims, demands, injuries, demanes, or
FIRST LAST	DATE OF BIRTH	ections arising the to injury to student's person or property erising out of or in connectic with the use by sudent of the services, facilities, and premises of the School. Student
LAG1	PRIDGE DIGITI	hereby holds the School, its officers, owners, sgents and employees harmiess from all
		 dains which may be brought against then by student or on students behalf for any such injuries or olains.
		ATUDENT'S SIGNATURE
Buyer is a Student? (Circle One) Yes)	ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT
Total Sales Price \$ 2974.00		to all claims and defenses, which the buyer/student
Amount of Down Payment is \$ 2174.	6 0	COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT
Remaining Balance to be Paid to ASF \$	enginente.	EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO
VOLUE PAYMENT SCH	EDITE WILL BE-	THE SCHOOL PURSUANT TO THIS CONTRACT.
		DEFAULT AND LATE PAYMENT: Should you default on any payment obligation as called for in this agreement, the entire remaining balance shall be deemed due and
	ount of Monthly First Payment Du ments Date-ASF Collect	
V 0		Should any monthly payment become more than 10 days past due, you will be charged a
1 1/A1ME		late for to cover additional administrative expenses and other expenses related to obtaining your payment. A fee will be charged for all returned payments.
ANGEL & ATTOMATION OF A COMPANY OF A	<u>ــــــــــــــــــــــــــــــــــــ</u>	, the buyer is unable to continue the agreement, the buyer or buyer
nive eigh i luis II by feasta of the children of the shift he relieved from the shift	reach or permaneur distribly retions of this contract, and it	, the payer is unsue to constant the agreement, the payer or bayer I buyer has prepaid any sum, that amount shall be promptly
funded. Should student(s) perman	ently move their residence me	ore than 25 miles from an affiliated area, payment on this agreemen
ill be suspended upon payment of	in appropriate cancellation fe	e of \$50.00 and legitimate verification of the move. The buyer may
ncel this contract if the health clui	facility operated by the selle	r is moved to a location that is more than five (5) miles away from
		ddress and that the services are no longer available as provided in peration. Student agrees to follow school rules as promulgated from
me to time. Violation of these rules		
	X Three Transfers	
chool Representative	Buyer's Signature	Member's Signature (if different from buyer)
) I elect to pay my menthly installment yments by Electronic Funds Transfer (EFT).	LEESHNA ANK	ASF INTERNATIONAL EFT AUTHORIZATION
derstand and agree that should I discontinue to	post it to my account.	authorize my benk to make my payment by the method indicated below an
yment method, a \$20.00 fee will be added to	☐ Chank	ing (Must attach voided obcok.) or D Servings (Must attach deposit site.) or
ch monthly installment to cover the costs of occasing and handling.	l l	Visa MasterCard American Express Discover
is form of payment, if discontinued, does not	Account #:	Resisting 4 or Baptizetion Date (If Credit Card) Amount of payment 2 2714 . 00 , let due date 1/12/6 7
sale was from vous necessant obligation or	Number of psyments	
STATE'S INTITLED TO A	Bank Nume	Bank Phone #

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	las betratain in the contract that	REPRESENTATION OF THE BOY IS THE TRA	A let the bears of rags, color, religion, national brul Field Commission, Equal Credit
TOURT (And) is to the state of	THE ANEXE SECTION OF THE SEC	Age Home Phone	B-coursedress
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	taga ya mara da ka	or control (s)	
	DE LE CELEBORE DE PAR ANTON LE CELEBORE DE LA BLOME DE L L'ADOLDICE DUSTNIESSE NO DE LA	(Chr., Cr. Stellste) (S.224100) et mentemperation (CO) (SE Cellste) (SONO (Bacoline) (CO)	BUMENESS DAY AFTER THE SERIOUE AN THE EXENT OF TO MAKE PAYMENTS
D TO THE PIRATO OF THE STRONG EMPL	ove		LIPM: The School ungestyou and all student office the many any excrete equipment or pass, lachabing the use of weights and use of
E Yndragrechent Beginden (2)	And expires on		tistical expension in exercising shall be us the
Canada br>Canada Canada	DATEOFRIKER.		obiel of making onto the constitutity and the state by the best inverse; demands or the out the last of a long but of or it consects the out the last of the School Schoolst
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Communication Services (in 1990)		THE COLUMN ASSESSMENT OF THE SECOND	10,000
PRODUCE OF A PROPERTY OF A STREET SCHOOL			Send realisant as any payment obligation
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	ENTRY THE RESIDENCE TO THE COURT		CLATE HE HOLD RESERVED HOLD
s. control describe in the selface pe passing (1996). The one of Australia.			eltra (rde aspromitigated to
School/Mendernause //	Mayor Mignature	Arcabe	S Signature (Cdifferent from buyer)





STATE'S EXHIBIT 640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129 www.myasfaccount.com 1-800-525-8967

SCHOOL#7417 New CRenewal	Replacemen	t/Upgrade
Programs offered: A Black Belt Club	□ Leadership	□ xma

NTERNAT	HONAL	www.myasfacco 1-800-525-8		Programs offered	i: 🖾 Black Beit Ciu	b □ Leadership [AMX [
Membership The Federal Equal Cro origin, sex or marital st Opportunity, Washingt	dit Opportunity Act probi tatus, or age (provided th	thits creditors from distrimit e applicant has the capacity t	sting against credit appli to contract). The agency	icants with respect to any a that administers compliane	spect of a credit transaction of with this law is the Federal	on the basis of race, color, religion Trade Comunission, Equal Credi	n, astional
		ILLED OUT BY APPLIC		CLEARLY)			•
BUYER'S First Name		W 141	Birth date	Ago	Home Phone	E-mail address	
William	Turton	"Ed"	6/4/02	:			
Current mailing address		City	State	Zip	· Sc	cial Security #	
	<u> </u>				•		
Employer .		Position		How long	Work Phone		
Limpioyd	<i>)</i>			150 104	WOLTHOE	20.0	
_	<u> </u>				· ·		
DATE OF THUS	AGREEMENT CLOSES AND (, AND SUCH CAN	CELLATION M	iust be in wri	TING TO THE SC	USINESS DAY AFTE HOOL. IN THE EVE TO MAKE PAYMENT	NT
	DOUT BY SCHOOL			WAIVER AND R	ELEASE OF LIABILIT	Y: The School urges you and:	ali student
1. Today's date is	212108			to obtain a physical o	examination from a doctor	before using any exercise equip s, including the use of weights:	mnent or
2. Your agreement i	pegins on Z. /	$Z_1 OS$, and expires		any and all machine	ry, equipment, and apparan	us designed for exercising shall	be at the
1stideage	black but	•		student's sole risk. S	tudent understands that the	agreement to use, or selection of the student's entire responsibilities.	of exercise
3. Other students w	•			the School shall not	be liable to student for any	claims demands injuries dam	BOPS NO
. •	•		DATE OF DEST	actions arising due to	o injury to studout's person	or property arising out of or in	connection
FIRST	LAST		DATE OF BIRTH	bereby holds the Set	nol, its officers, owners, a	t, and premises of the School. S gents and employees harmless i	from all
				claims which may be	e brought against thoughy	tudent or on student's behalf fo	rany such
	_			injuries or claims.	1	11	
				STUDENT'S S	SIGNATURE A		
4. Buyer is a Studen		No		ANY HOLDER O	F THIS CONSUMER	REDIT CONTRACT IS SI	UBJECT
5. Total Sales Price	s 5859.00	. •	-	TO ALL CLAIMS	s and defenses. Wi	NCH THE BUYER/STUDI	INT
6. Amount of Down		359.00		COULD ASSERT	AGAINST THE SCHO	OL AS A RESULT OF TH YER/STUDENT SHALL NO	IS
•			•	EXCEED THE TO	OTAL AMOUNT PAID	BY THE BUYER/STUDEN	VI VT TO
7. Remaining Balan	cc to be Paid to ASF	<u> </u>	·		URSUANT TO THIS C		
	YOUR PAYMENT	SCHEDULE WILL B	R:	DEFAULT AND	LATE PAYMENT: Shor	dd you default on any payment	obligation
When Payments	Number of	Amount of Monthly	First Payment Duc	as called for in this a	groundt the entire remai	ning belance shall be deemed do	uc and
are due each Month	Monthly Payments	Payments	Date-ASF Collects	including but not lin	id, and you agree to pay all mited to, collection agency	owable interest, and all cost of focs, court costs and attorneys'	collection, fees
V	1	Colora		Should any monthly	payment become more than	n 10 days past due, you will be	charged a
	 	: 584900			monat administrative coper ical. A fee will be changed	uses and other expenses related for all returned navments	to
CANCELLATI	ON: If he magray	of dooth or name	mont disability			recment, the buyer or	
						recinent, the ouyer or unt shall be promptly	Duyer's
						ant soza be prompuy 2, payment on this agi	
						a, payment on this agi of the move. The buye	
						on the move: The buye an five (5) miles away	
						an nve (5) mnes away eer available as provid	
						ol rules as promulgate	
		ules may be the ca				or raice To broming	~ #1 OW
auch.	aguise	4	DU.				
School Represent		Buyer's S	ignature		Member's Si	gnature (if different from b	syer}
paymeats by Electro	monthly installment nic Funds Transfer (E e that should I discont	, ,, ~ 	dual 1		L EFT AUTHORIZAT porize my bank to make my p	ION sayment by the method indicated !	below and
	\$20.00 fee will be add			(Must attack voided check	.) or Savings (Must attact	deposit slip.) or	
each monthly install	ment to cover the cost		-		American Express D1	• • -	
processing and hand							
	nt, if discontinued, do		and a	, Amount of payment \$	JOTTOU , le due	date (12.1703)8	
release you from you membership contract	ur payment obligation :1.	Bank Name			Bank Phone #	7-1	
	n voo zandilled		Cincin i	1			

Plaza Drive, Suite 300, Highlands Ranch, CO 80129 / 303 986 9563 / 800 525 8967 / Fax 303 980 8006 / www.myasfaccount.com



640 Plaza Drive, Suite 300

SCHOOL	#7417 New	Renewal	Replacemen	t/Upgrade
Programs	offered Black	k Belt Club	Leadership	□ XMA

	Highlands				1		
		yasfacco		Programs	offered Black Belt	Club Leadership	□ XMA
NTERNATU	ONAL 1-80	00-525-8	967		<u> </u>		
Membership A	greement						*****
والمنتشك استحالا استورجات	Turn ducing Act anabibité coeditors	from discrimin	ating against credit ap	plicants with respons	et to any aspect of a credit transa	ction on the basis of race, color, re	ligion, national
rigia, sex or merital statu: ppomunity, Washington,	s, or age (provided the applicant bi D.C. 20580.	the capacity to 	o contract). The agenc	cy unat administers	computance with this law is the r	ederal Trude Commission, Equal	Ctealr
A) HOVER INFORMATION	ON ONLY – TO BE FILLED OU	T BY APPLIC	ant (please prin	it clearly)			
BUYER'S First Name	Last		Birth date		ge Home Phope	E-mail address	
SAN JA	Y PATEL				()	•	
Current mailting address	City		State	2	ip.	Social Security #	
		İ					
Employer		Position		How long	Work Pi	onc	
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OU. THE BUYE	R. MAY CANCEL TH	IIS AGRE	EMENT BY M	UDNIGHT (F SCHOOL'S THIR	D BUSINESS DAY AI	TER THE
ATE OF THIS A	GREEMENT. AND S	UCH CAN	CELLATION	MUST BE I	N WRITING TO TH	E SCHOOL. IN THE I	EVENT
HE SCHOOL C	LOSES AND CEASES	DOING E	USINESS, YO	U ARE NO	LONGER OBLIGAT	ED TO MAKE PAYM	ENTS
NDER THIS AC		.]	• • • • •		<u> </u>		-
	out by school emplo	YEE	<u> </u>	WATVE	R AND RELEASE OF LIA	BILITY: The School urges yo	u and all shids
. Today's date is	3 / 18 / 08			to obtain	a physical examination from a	doctor before using any exercise	equipment or
	3.16 .00]	participat	ing in any exercise class. All e	cercises, including the use of we	ights and use
. Your agreement beg	gins on 3,18,08 BLACK BELF	" and expites	UN	stedent's	u movemery, equipment, and a sole risk. Student understands t	pparatus designed for exercising hat the agreement to use, or sele	g susii de at th Etion of exec
1- 10EGKEE	DEMON 13FE		ļ	programs	I tuethods and types of equipm	ent shall be student's entire resp	oneibility, and
. Other students who	may attend:		i I	the School	of shall not be liable to student	for any claims, demands, injurie person or property arising out o	s, damages, or
FIRST	LAST		DATE OF BIRTH	with the t	use by student of the services, f	scilities, and premises of the Sci	hool. Student
THUS!	2			hereby he	olds the School, its officers, ow	ners, agents and employees harr	niess from ali
,	<u> </u>				bich may be brought against the delaims.	em by student or on student's be	balf for any su
					1		
					DENT'S SIGNATURE	Sec lu	
-	(Circle One) Yes 🔞		į ·	ANY H	LDER OF THIS CONSU	MER CREAT CONTRACT	IS SUBJEC
5. Total Sales Price \$	1285.00		į	TO ALI	CLAIMS AND DEFENSE	S. Which the buyer/s	TUDENT
	Payment is \$ 1285. 00	,	!	COULD	ASSERT AGAINST THE	SCHOOL AS A RESULT OF BUYER/STUDENT SHA	F THIS
		a		EXCEE	D THE TOTAL AMOUNT	PAID BY THE BUYER/ST	LL NUT UDENT TO
7. Remaining Balance			<u> </u>	THE SC	HOOL PURSUANT TO T	HIS CONTRACT.	
	YOUR PAYMENT SCHED	ULE WILL B	E:	DEFAU	LT AND LATE PAYMENT	l': Should you default on any pa	vment Akligati
When Payments	Number of Amount	OfMonthly	First Payment D	as called	for in this agreement, the entire	remaining balance shall be des	med due and
	Monthly Payments Paymen		Detc-ASF Colle	payable v	spon demand, and you agree to	pay allowable interest, and all c	ost of collection
1			11	Should a	g various issued to, correction : ay monthly payment become m	agency fees, court costs and atto one than 10 days past due, you t	meys' toes. will be cheroed
	سه وسلسكير			late for t	o cover additional administrativ	re expenses and other expenses a	clated to
			<u> </u>			narged for all returned payments	
CANCELLATR	JN: If by reason of dea	th or perm	anent disabilit	y, the buyer :	is unable to continue t	he agreement, the buy	er or buye
estate shall be re	lieved from the obligat	ions of this	contract, and	if buyer has	prepaid any sum, that	amount shall be prom	ntly
refunded. Should	d student(s) permanent	ly move th	eir residence m	ore than 25	miles from an affiliate	d area, payment on th	is agreeme
will be suspende	a upon payment of an	appropriat	e cancellation f	ee of \$50.00	and legitimate verifica	tion of the move. The	buyer ma <u>y</u>
tancel this contr	act if the health club fa	cility oper	ated by the seli	er is moved	to a location that is mo	re than five (S) miles a	way from
ine 14598 Clay T	rerrace Boulevard, Sur	te 160, Car	mel, IN 46032	address and	that the services are n	o longer available as p	rovided in
me contract Deci	ause of the setter's pert	nauent disc	continuance of	operation. S	mudent agrees to follow	school rules as prome	ilgated fro
AFRICA TO THE PROPERTY TO	lation of these rules me	ay de the c	ause ior suspen	sion or canc	quation of membership),	
School Representat	ive	A	Signature 1	1-		anta Ci-mata no san	
		Amilian Amilian		-		er's Signature (if different f	rom buyer)
(C) I elect to pay my a	monthly installment ic Funds Transfer (EFT). I	L SAN	AY PATEL	ASF INTER	NATIONAL EFT AUTHOR		
	that should I discontinue this	post it to my		<u> </u>	authorize my bank to me	ke my payment by the method ind	licated below as
payment method, a \$2	20.00 fee will be added to	,	Chec	king (Must ettach	voided check) or Savings (Mu	st attach denosit elin \ nr	
	nent to cover the costs of	l_		□ Visa □ M	asterCard American Expres	Discover	
processing and haudli	•						
	t, if discontinued, does not	Number of pa	irments)	Amazza al-	(man) t 1920 411)		y
referre Aon flotti Aoni	r payment obligation or	1	June	creater of be	ment \$ 1255 . 40	151 due dete 3/18 (9	-
CTATEIC	WITTLED TO A	Bank Name_	1	7	Bank Phone #		
STATE'S	T AT THE TIME	M)	City/State/Zip	110	 		
EXHIBIT		Xuthorized S	ignature	(Chylin		Date	
1. 1.11				ESS	LIBERTY EXPR	\$9:91 800Z-90	NOA-C



640 Plaza Drive, Suite 300

SCHOOL	#7417 ∰New □ Renewal	Replacemen	t/Upgrade
Programs	offered: A Black Belt Club	Leadership	□ XMA

	>H		hlands Ra			II	+			
	71	w	ww.myas			Program	ns	offered: Black Belt Club	□ Leadership	□ XMA
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Mambarakin	Асторт	ont	· · · · · · · · · · · · · · · · · · ·		,			······································		
Membership The Federal Equal Credi	is A	Act mechibi	ts creditors from	n discrimin	aling against credit	applicants with r	spec	t to any aspect of a credit transaction on t	he basis of race, color, re	ligion, national
origin, sex of marital sta Opportunity, Washingto	tus, or age (pr	ovided the a	pplicant has the	capacity to	o contract). The ag-	ency that adminis	tens c	compliance with this law is the Federal Tr	ade Commission, Equal	Credit
(A) BUYER INFORMAT			LLED OUT BY	APPLIÇA	ant (Please PF	RINT CLEARLY	<u> </u>			
BUYER'S First Name		ast		-+	Birth d			ge Home Phone	E-mail address	
5411)		_ 01	atel					()		·
Current mailing address			City		State		Zi	Social So	N Security #	
Employer				0\$161031		now work		Work Phone		
						(Ale/ardz)			·	
YOU, THE BUY	ER, MA	Y CANC	EL THIS	AGRE	EMENT BY	MIDNIGH	T ¢	F SCHOOL'S THIRD BUS	SINESS DAY AL	TER THE
DATE OF THIS	AGREE	MENT,	AND SUC	H CAN	CELLATIO	N MUST B	ΕŅ	N WRITING TO THE SCH	IOOL. IN THE I	EVENT
THE SCHOOL	CLOSES	AND C	EASES DO	DING B	iusiness, Y	OU ARE N	O i	LONGER OBLIGATED TO	D MAKE PAYM	ENTS
UNDER THIS A							_			
(B) TO BE FILLED			EMPLOYE	E į		WAI	VE	R AND RELEASE OF LIABILITY physical examination from a doctor be	: The School arges yo	u and all students
1. Today's date is						partic	ipati	ng in any exercise class. All exercises,	including the use of we	ights and use of
2. Your agreement b				ıd expires	on			I machinery, equipment, and apparatus ole tisk. Student understands that the a		
	iee B	•	わとしり	1		progr	ams	methods and types of equipment shall	be student's entire respo	onsibility, and
3. Other students wh	no may atten	đ:	-	<u> </u>		action	15 B.F	shall not be liable to student for any c sing due to injury to student's person o	r property arising out o	or in connection
FIRST	_	LAST		į	DATE OF BIR	TH with	Live u	se by student of the services, facilities,	and premises of the Sci	tool. Student
			·			Deret	y no	ds the School, its officers, owners, against them by sto	mes and employees harr ident or on student's be	ness from all half for any such
	<u> </u>					injuri	ce o	claims,	7 /	
						Ys	/ TUI	DENT'S SIGNATURE	Show	
4. Buyer is a Studen	it? (Circle O	ne) 🚱	No					LDER OF THIS CONSUMER O	REDIT CONTRACT	IS SUBJECT
5. Total Sales Price	s 450	0.00		;	; ;	TO	NLL	Claims and Defenses, wh	ICH THE BUYER/S	TUDENT
6. Amount of Down)					ASSERT AGAINST THE SCRO ACT. RECOVERY BY THE BUY		
7. Remaining Balan			4500.0	טי		EXC	CEI	D THE TOTAL AMOUNT PAID I	BY THE BUYER/ST	UDENT TO
			SCHEDULE	Witz	<u> </u>			HOOL PURSUANT TO THIS CO		
		— т			 	1 80 04	'AUI lled 1	T AND LATE PAYMENT: Should for in this agreement, the entire remains	d you default on any pa	yment obligation
When Payments are due each Month	Number of Monthly P		Amount of A Payments	Monthly	First Payment Date-ASF Co	paya	ble y	pon demand, and you agree to pay allo	wable interest, and all c	art of collection
المدر	1	, .		د داد د داد		Show	ding. Id ar	but not limited to, collection agency for monthly payment become those these	ees, court costs and atto	meys' fees.
57~	/	Į.	, 4500	-00	7/5/0-	nt ilatei	ce to	cover additional administrative expen-	tes and other expenses.	wlated to
CARCON A ASS	ON TO:				<u> </u>	00121		your payment. A fee will be charged for		
CANCELLATI	UN: If by	y reason	of death o	r perm	anent disabil	nty, the buy	er i	s unable to continue the agr	eement, the buy	er or buyer's
refunded. Shoo	eneveu u Id studen	t(s) ner	manentiv s	ove th	eir residence	u u duyet n more than	145 25	repaid any sum, that amou niles from an affiliated are	int shall be prom	ptly
will be suspende	ed upon i	payment	t of an app	ropriate	e cancellation	n fee o f \$50.	00 i	and legitimate verification o	f the move. The	huver mav
cancel this cont	ract if the	e health	club facili	ty opera	dted by the so	eller is move	ed t	o a location that is more the	in five (5) miles a	way from
the 14598 Clay	Terrace 1	Bouleva	rd, Suite 1	60, Car	inel, IN 4603	2 address a	nd f	that the services are no long	er available as n	rovided in
he contract be	cause of t	b€ seller	r's pe <i>r</i> man	ent disc	ontinuance o	of operation	. St	udent agrees to follow scho	ol rules as promu	ilgated from
une to time, Vi	7 V	THESE L	uies may t	S THE CE	ause tor susp	ension of es	unce	Hation of membership.		
ichool Represent	tive			Buyer's	Signature			Member's Sio	nature (if different f	rom huver)
) I clect to pay my						ASF INT	ERM	ATIONAL EFT AUTHORIZATI		
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erstand and agree ment method, a \$				nt it to my a	ccount.		net -			44141 1944
monthly install:	ment to cov				. u(D Visa C	ocn V Ma	dided check.) or Sevings (Must attach	Geposit slip.) or	
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640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129

*	1st GrADUATION	Incuse	Δ	
0	SCHOOL#7417 Mew	□ Renewal	Replacement	/Upgrade
	Programs offered: Blac	k Belt Club	☐ Leadership	□ xma

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LIBERTY EXPRESS

NTERNATIONAL		yasfaccount.com 00-525-8967	Programs offere	d: 🎜 Black Belt	Club 🗆 Leadership	□ XMA
Membership Agreem The Federal Equal Credit Opportunity origin, san or marital status, or age (pn Opportunity, Washington, D.C. 20580	Act prohibits creditors ovided the applicant hi).	as the capacity to contract). The agen-	y that administers compila	r aspect of a credit transactice with this law is the Fe	tion on the basis of race, color, re ederal Trade Commission, Equal	eligion, national Credit
(A) BUYER INFORMATION ONLY-				77		
BUYER'S First Name	ant	Birth date	: Age	Home Phone	E-mail address	
Jun 1	CHEN			(317 873	-6936	\
Current mailing address	City	State	Zip		Social Security#	
						Į
		Position	How long	Work Ph	Ann	
Employer	Ţ	LAMMA	TIOM MIR	WOLK PA	VMT	1
L			(yrs/mos))	
YOU, THE BUYER, MAY DATE OF THIS AGREE THE SCHOOL CLOSES UNDER THIS AGREEM	MENT, AND S AND CEASES ENT.	UCH CANCELLATION DOING BUSINESS, YO	MUST BE IN WI	RITING TO THE GER OBLIGATI	E SCHOOL. IN THE I ED TO MAKE PAYM	EVENT IENTS
(B) TO BE FILLED OUT BY: 1. Today's date is QB / 2B 2. Your agreement begins on E 3. Other students who may after FIRST 4. Buyer is a Student? (Circle O 5. Total Sales Price \$ 2424 6. Amount of Down Payment is 7. Remaining Balance to be Pair VOUR PA When Payments are due each Month Monthly Pa	school employed of the service of th	DATE OF BIRTI FRY CAECK ULE WILL BE: t of Monthly First Payment II Date-ASF Colle 20.00 08/28/	to obtain a physi participating in a my and all mach student's tole ris programs, method the School shall actions arising did with the use by a hereby holds the claims which me injuries or claims which me injuries or claims and the COULD ASSE CONTRACT. EXCEED THIS THE SCHOOL DEFAULT AN as called for in to payable upon de including, but me Should any mon late fee to cover obtaining your general students and so the cover obtaining your general students and so the cover obtaining your general students and so the cover obtaining your general students and so the cover obtaining your general students and so the cover obtaining your general students and so the cover obtaining your general students and so the cover obtaining your general students.	cal examination from a cony exercise class. All eximery, equipment, and a k. Student understands the standard of the liable to student in the to injury to student a to to injury to student a school, its officers, own by be brought against the services, far and the services, far School, its officers, own by be brought against the services. The services are services and the services are services and the services are services and the services are the services are services. The services are services are services are services are services are services and the services are services. All the services are services. All the services are services are services are services are services are services are services. All the services are services. All the services are services	I': Should you default on any pa remaining balance shall be dee pay allowable interest, and all o gency fees, court costs and alto ore than 10 days past due, you c expenses and other expenses harged for all returned payment	e equipment or tights and use of gshall be at the ceition of exercise consibility, and is, damages, or for in connection hool. Student miles from all half for any such TS SUBJECT TUDENT DF THIS LL NOT TUDENT TO syment obligation emed due and cost of collection, emerys' feets.
CANCELLATION: If by estate shall be relieved for refunded. Should studen will be suspended upon a cancel this contract if the the 145% Clay Terrace the contract because of time to time. Violation of the contract because of time to time.	rom the obligat t(s) permanent payment of an ; e health club fa Boylevard, Suil Ar seller/pers	ions of this contract, and ly move their residence n appropriate cancellation icility operated by the sell te 160, Carmel, IN 46032 nanent discontinuance of ay be the cause for sysper	if buyer has prepi nore than 25 miles fee of \$50.00 and l er is moved to a le address and that operation. Studer usion or cancellati	aid any sum, that from an affiliate egitimate verifica scation that is mo the services are no it agrees to follow	amount shall be prom d area, payment on the ition of the move. The re than five (5) miles a o longer available as p	iptly is agreement buyer may way from
School Representative		Butter's Signature	·	Memh	er's Signature (if different f	rom basse)
(C) I elect to pay my monthly in	stallment	T.	ASE INTERNATIO	NAL EFT AUTHOR		
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OTATEIC .	ligation or	Bank Name	- vumment of balticus		Treduc date	
STATE'S	TLED TO A	Bank Address City/State/Zip		Bank Phone #		
EXHIBIT	IT THE TIME	WHITE THE PROPERTY OF THE PARTY			07.117 0007	



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SCHOOL#7417 Prew	Renewal	□ Replacemen	t/Upgrade
Programs:offered 2 Blac	k Belt Club	☐ Leadership	□ XIMIA

NTERNAT	ONAL	""	-800-525-89	67	Programs offere	DINOR DE	ICCIUD LIAM	uersmp — Aut
Membership The Federal Equal Credi origin, sex or marital sta Opportunity, Washingto	t Opportunity A lus, or age (prov	let prohibits ever vided the applica	ditors from discrimina ant has the capacity to	ting against credit ap contract). The agen	plicants with respect to any ry that administers complia	uspect of a credit train nea with this law is th	saction on the basis of a Federal Trade Commi	nece, color, religion, nation asion, Equal Credit
(A) BUYER INFORMAT	YON ONLY - T	O BE FILLED	ADLIAGA YE TUO	nt (Please Pri)	t Clearly)			
BUYER'S First Name	La		i	Birth date	Age	Horae Phone	E-m	Mil address
	16	11000	.,		4			
ROYANA Current mailing address	<u>ve</u>	MENE C	<u>~</u>	State	20		Social Security #	
Current maning sources		City	i				20012 001	
Employer			Position		How long	Work	Phone	
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DATE OF THIS THE SCHOOL	AGREEM CLOSES A	TENT, AN	D SUCH CAN	CELLATION	ODNIGHT OF SO MUST BE IN WI U ARE NO LONG	riting to t	HE SCHOOL, I	DAY AFTER TH N THE EVENT E PAYMENTS
UNDER THIS A (B) TO BE FILLE! 1. Today's date is 2. Your agreement b S. Debell 3. Other students with pirest	OUT BY SO I I I I I I I I I I I I I I I I I I	CHOOL EM	ĺ	on Amegable VACK abl Date of Birth	to obtain a physic participating in a any and all mach student's sole risk programs, metho the School shall a actions arising do with the use by s heachy holds the	cal examination from ny exercise class. All intery, equipment, and c. Student understand ds and types of equip not be liable to stude ac to injury to studen tudeut of the services School, its officers, y be brought against	a doctor before using exercises, including to displayatus designed for the the agreement to man the liberature to person or property to the claims, dem the person or property to the person or the br>the person or the person or the person or the person or the	ool urges you and all sture any exercise equipment he use of weights and use or exercising shall be at the control of exercising shall be at the sentire responsibility, an anda, injuries, damages, trising out of or in conneces of the School. Student ployees harmless from a student's behalf for any student's behalf for a
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4. Buyer is a Studen	ti (Citale On	e) Kin N	,					
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5. Total Sales Price		_	_	,	COULD ASSE	RT AGAINST TR	es, which the	BUYER/STUDENT RESULT OF THIS
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7. Konsuma Dans		107101		<u> </u>	THE SCHOOL	L PURSUANT TO	THIS CONTRACT	C. '
	YOUR PAY	YMENT SCH	EDULE WILL B	E:	DEFAULT AN	ID LATE PAYME	NT: Should you defer	alt on any payment oblig
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estate shall be r refunded. Shou	elieved fro Id student	om the obli (s) perman	igations of this cently move the	contract, and ir residence u	y, the buyer is una if buyer has prepa sore than 25 miles	ible to continue aid any sum, th from an affilia	the agreement, at amount shall ted area, payme	the buyer or buy be promptly
will be suspend cancel this cont the 14598 Clay the contract be time.	ed upon por ract if the Terrace B cause of the plation of	ayment of a health club soulevard, a ne seller's p these rules	an appropriate b facility opera Suite 160, Carr permanent disc	cancellation ted by the sell mel, IN 46032 ontinuance of use for your ferm	fee of \$50.00 and he or is moved to a lo address and that t operation. Staden tsion or cancellation	egitimate verification that is relation that is rehealth are are at a folk	cation of the mo nore than five (5 no longer avail: no school rules:	ove. The buyer many
March) ONDITO	M	- X	AMMO	67			
School Represent	tive []		Buyer's	and the		Mer	nber's Signature (if	different from buyer)
(C) I elect to pay my payments by Electro					ASF INTERNATIO	NAL EFT AUTH	DRIZATION	
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This form of payme	•	mugh dass and	Account #:		Routir	ig # or Expiration Date	(If Credit Card)	
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Program	offered Blac	k Belt Club	□ Leadership	

INTERNATIONAL	1-800-525-896	57	rrugrams	offered to Black Best Club	Li Deader ship	AMA
Membership Agreement The Federal Equal Credit Opportunity Act prolorigin, sex or marital status, or age (provided to Opportunity, Washington, D.C. 20380. (A) BUYER INFORMATION ONLY - TO BE	he applicant has the capacity to c	contract). The agency	that administer	ect to any aspect of a credit transaction on a compliance with this law is the Federal T	the basis of race, color, religions for the commission, Equal Cr	gion, national edit
BUYER'S First Name Last		Birth date		Age Home Phone	E-mail address	
Gina S	·lem					· ·
Current mathing address	City	State		Zip	ar seeing .	
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YOU, THE BUYER, MAY CAI DATE OF THIS AGREEMEN THE SCHOOL CLOSES AND UNDER THIS AGREEMENT.	T, AND SUCH CANC CEASES DOING BU	CELLATION I	MUST BE	IN WRITING TO THE SC	HOOL. IN THE E	VENT
(B) TO BE FILLED OUT BY SCHO 1. Today's date is O2/OS/O2 2. Your agreement begins on O2/ SHEERE BLOCK 3. Other students who may attend: FIRST LAST 4. Buyer is a Student? (Circle One) Y 5. Total Sales Price \$ 36 49.00 6. Amount of Down Payment is \$ 3 7. Remaining Balance to be Paid to AS YOUR PAYME When Payments are due each Month Number of Monthly Fayment	S/OS, and expires of OS/OS, and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and expires of OS/OS, and and and	DATE OF BIRTH	to obtain participal any and student's program the Scho actions a with the hereby is claims winjuries NY H TO AL COULT CONT EXCEL THE S DEFAL as called payable	ER AND RELEASE OF LIABILIT a physical examination from a doctor lang in any exercise class. All exercises all machinery, equipment, and apparatus sole risk. Student understands that the is methods and types of equipment shall not be liable to student for any assing due to injury to student's person take by student of the services, facilities helds the School, its officers, owners, against them by so claims. UDENT'S SIGNATURE CILIMS AND DEFENSES, WHE DASSERT AGAINST THE SCHORACT. RECOVERY BY THE BUY ED THE TOTAL AMOUNT PAID ICHOOL PURSUANT TO THIS COULT AND LATE PAYMENT; Should for in this agreement, the entire rereaint upon demand, and you agree to pay all but the last langers.	before using any exercise es, including the use of weigs is designed for exercising a agreement to use, or select II be attuent's entire responding, demands, injuries, or property arising out of a standard of the School of the	puipment or his and use of his and use of his and use of his all be at the ion of exercise sibility, and damages, or or in connection of Student case from all lif for any such as SUBJECT UDENT THIS L NOT DENT TO ment obligation ed due and to of collection.
6+4 1	3649.00	2-6-C	Should late fee	ng but not limited to, collection agency any monthly payment become more tha to cover additional administrative exper ng your payment. A fee will be charged	fees, court costs and attorn it 10 days past due, you wi nees and other expenses rel	eys' fees. Il be charged a
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School Representative	Buyer 75	ignature /			gaature (if different fro	m buyer)
(C) I elect to pat my monthly install the payments by Electronic Funds Transfer understand and agree that should I discorpayment method, a \$20.00 fee will be a each monthly installment to cover the opprocessing and handling. This form of payment, if discontinued, release you from your payment obligations.	(EFT). I post in to my according to the my acc	Check	cing (Must attach	availed cheek.) or Savings (Must attact AsserCard American Express Dayment \$ 3649.00, 1st due	payment by the method indic th deposit stip.) or Discover	
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1 15 ///! I			Di.	MIGGING AMAGAILI	22.21 0000 20	



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	SCHOOL	7417 (New	Renewal	Replacement	/Upgrade
-	Programs o	fiered: DBlac	k Belt Club	□ Leadership	□ XMA

NTERNATI	ONA	www	v.myasfaccour 1-800-525-89	nt.com	Programs	ffered: ABlack Belt Club	□ Leadership	□ xma
Opportunity, Washington,	Opportunit is, or age (p D.C. 205)	y Act prohibits are provided the application.	(. M		to any aspect of a credit transaction on compliance with this law is the Federal T	the basis of race, color, rel rade Commission, Equal (ligion, national Credit
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(B) TO BE FILLED			PLOVEE	1	to obtain a	AND RELEASE OF LIABILITY physical examination from a doctor b	efore using any exercise	egitimment or
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3. Other students who					the School	Shall not be liable to student for any c	laims, demands, injuries	damages or
FIRST		LAST		DATE OF BIRTH	hereby hol	ing due to injury to student's person of by student of the services, facilities, ds the School, its officers, owners, age on may be brought against them by straims.	and premises of the Sch	ool. Student
					_ 🛵	ENT'S SIGNATURE	Marie	
4. Buyer is a Student?	(Circle C	nc) 🕰 No		,			war will	
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21					Octaining	your payment. A fee will be charged fo	or all returned nevments	
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egrare quan de Lei	ieveu ii	roid the odi	gations of this c	ontract, and t	f huver has d	arenaid any turn that amou	nt chall be a	- All
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cancel this contro	et if th	e health alul	on appropriate:	ed by the sali-	2 00.05¢ 10 3	and legitimate verification of a location that is more than	the move. The b	uyer may
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	<u> </u>	-	Buyersi	gnature			nature (if different fro	om buyer)
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640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129 www.myasfaccount.com 1-800-525-8967

SCHOOL	#7417	□ New	□ Renewal	Replacemen	t/Upgrade
Programs	ffered	□ Blac	k Belt Club	Leadership	□XMA

INTERNAT	IONAL		myasfaccount.com. -800-525-8967		Programs	offered: 🗆 Bl	ack Belt Club	Leadership	□ XMA
Membership The Federal Equal Cree origin, sex or marital st Opportunity, Washingto (A) BUYER INFORMA	lit Opportunity Act prob atus, or age (provided th on, D.C. 20580.	ne applicant	has the capacity to	contract). The agency	y that administer	eqt to any espect of a s compliance with this	credit transaction on the law is the Federal Tra	ne basis of race, color, rel ade Commission, Equal (igion, national redit
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1. Today's date is 6 2. Your agreement b 13+10 Eggee 3. Other students wi FIRST	D OUT BY SCHOOL 29 / 27 / 07 Pegins on 07 / 2 But E Berry ho may attend: LAST		, and expires o	DATE OF BIRTH	participa any and a student's programs the Scho actions a with the hereby b claims w injuries o	a physical examinating in any exercise call machinery, equippingle sile risk. Student un, methods and types of shall not be liable rising due to injury a use by student of the olds the School, its of the change of the school, its of the change of the school, its of the change of the school, its of the change of the school, its of the change of the school, its of the change of the school, its of the school.	ion from a doctor befalast. All exercises, in ment, and apparents of decretands that the age of equipment shall be to student for any elso o students person or services, facilities, a fficers, owners, agen against them by stud	The School urges you fore using any exercise actuding the use of weights for exercising reement to use, or select student's entire responitions, demands, injuries, property arising out of and premises of the School and employees harmlent or on student's behalf	equipment or ghts and use of shall be at the ston of exercise asibility, and damages, or or in connection sol. Student less from all alf for any such
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CANCELLATION: If by reason of death or permanent disability, the buyer is unable to continue the agreement, the buyer or buyer's estate shall be relieved from the obligations of this contract, and if buyer has prepaid any sum, that amount shall be promptly refunded. Should student(s) permanently move their residence more than 25 miles from an affiliated area, payment on this agreement will be suspended upon payment of an appropriate cancellation fee of \$50.00 and legitimate verification of the move. The buyer may cancel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from the 14598 Clay Terrace Boulevard, Suite 160, Carmel, IN 46032 address and that the services are no longer available as provided in the contract because of the seller's permanent discontinuance of operation. Student agrees to follow school rules as promulgated from time to time. Violation of these rules may be the cause for suspension or cancellation of membership.									
School Representa (C) I elect to pay my			FAVA VS					ture (if different from	n buyer)
payments by Electron understand and agree payment method, a \$ each monthly installed processing and handle This form of paymen release you from you manuberahin contract	nic Funds Transfer (E that should I discont 20,00 fee will be add ment to cover the cost ing. t, if discontinued, do f payment obligation	EFT). I tinue this led to ts of	I, post it to my acc Account #: Number of paym Bank Name	ount. Checkin	g (Must estach v Visa Ma	, authorize my oided check.) or Stiffe Gard Americ Routing # or Expression	avings (Must attich der gar Express Disco on Date (Il Credit Card	nent by the thethod indica posit slip.) or over	sed below and
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SCHOOL#74175X No	W Renewal	Replacemen	t/Upgrade
Programs offered B	ack Belt Club	☐ Leadership	□XMA

	astaccoupt.com 0-525-8967	Programs offered K Black Belt Club L Leadership XMA
origin, sex or marital status, or age to wider the applicant ha	me capacity to contract. The sheir	oplicants with respect to any aspect of a credit transaction on the basis of race, color, religion, national by that administers compliance with this law is the Federal Trade Commission, Equal Credit
(A) BUYER INFORMATION ONLY - TO BE FILLED OUT	BY APPLICANT PLEASE PRIN	e Age Home Phone E-mail address
	Λ	
Current mailting address City	State	Zip Social Security #
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Employee		(grelmos)
	TO A COMPLEMENT BY M	IDMIGHT OF SCHOOL'S THURD BUSINESS DAY AFTER THE
DATE OF THIS AGREEMENT, AND SI THE SCHOOL CLOSES AND CEASES UNDER THIS AGREEMENT.	DOING BUSINESS, YO	WAIVER AND RELEASE OF LIABILITY: The School urges you and all audients
(B) TO BE FILLED OUT BY SCHOOL EMPLO 1. Today's date is 2 /25/08 2. Your agreement begins on 0 /128/08 3. Other students who may attend: FIRST LAST 4. Buyer is a Student? (Circle One) Yes 080 5. Total Sales Prices 4549.00 6. Amount of Down stayment is \$ 49.00 7. Remaining Balance to be Paid to ASE \$ 45	JOOO	to obtain a physical examination from a doctor before using any exercise equipment or participating in any exercise class. All exercises, including the use of weights and use of any and all machinery, equipment, and apparatus designed for exercising shall be at the student's sole risk. Student understands that the agreement to use, or selection of exercise programs, methods and types of equipment shall be student's entire responsibility, and the School shall not be liable to student for any claims, demands, injuries, damages, or actions arising due to injury to student's person or property arising out of or in connection
When Payments Amount Act due each Month Monthly Payments S S S S S S S S S S S S S	of Monthly First Payment D	DEFAULT AND LATE PAYMENT: Should you default on any payment obligation as called for in this agreement, the entire remaining balance shall be deemed due and payable upon demand, and you agree to pay allowable interest, and all out of collection, including, but not limited to, collection agentic fees, found bists and altorrays? fees. Should any monthly payment become more than 10 days past due, you will be charged a late fee to cover additional administrative expenses and other expenses related to distalling your payment. A fee will be charged for all returned payments.
estate shall be relieved from the obligat refunded. Should student(s) permanent will be suspended upon payment of an a cancel this contract if the health shab fa the 14598 Clay Tegrace Bouleyard. Suf-	ions of this contract, and ly move their residence of appropriate cancellation cility operated by the sell is 160, Carpuel, IN 46032 manent discontinuance of	by, the buyer is unable to continue the agreement, the buyer or buyer's if buyer has prepaid any sum, that amount shall be promptly more than 25 miles from an affiliated area, payment on this agreement fee of \$50.00 and legitimate verification of the move. The buyer may ler is moved to a location that is more than five (5) miles away from address and that the services are no longer available as provided in 6 operation. Student agrees to follow school rules as promulgated from payon or cancellation of membership.
Schidg Representative	Buyer's Signature	Member's Signature (if different from buyer)
(C) I efect to pay my monthly installment payments by Electronic Punds Transfer (EFT). I understand and agree that should I discontinue this payment method, a \$20,00 fee will be added to each monthly installment to cover the costs of processing and handling.	1. Julie Saye post it to imy account.	ASF INTERNATIONAL EFT AUTHORIZATION
This form of payment, if discontinued, does not release you from your payment obligation or membership contract.	Number of payments 36	Amount of payment 8 125 60 Stidue data 05/01/108 Binls Phone #
STATE'S LED TO A	Bank Arkiress/City/Sint/Zip Authorized Signature	425-08

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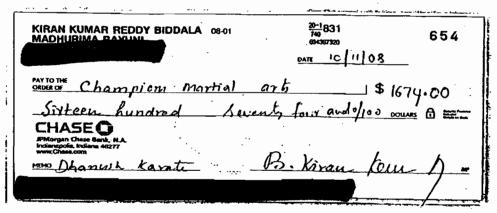
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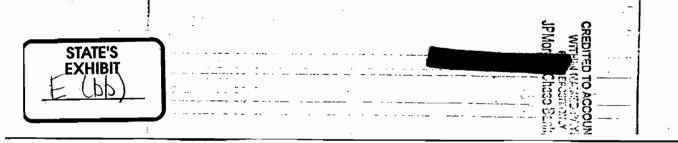
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Post Date: 10/14/2008

Amount of Check:



Need help printing or saving this check?





SCHOOL#7417 D New {	enewal	Replacemen	t/Upgrade
Programs offered: □ Black B	elt Club	□ Leadership	□XMA

		Highland	ls Ranch,	CO 80129				
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portunity, Washingt		ided the applicant	nas me capacity	to contracty. The agenc	y mat administers com	priance with this taw is t	ic redeat trade Commission, equ	iai Ciedii
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TE OF THIS	AGREEM	ENT, AND	SUCH CAI	NCELLATION I	MUST BE IN V	WRITING TO T	he school. In the	EVENT
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) TO BE FILLE		•	OYEE		WAIVER A	ND RELEASE OF L	IABILITY: The School urges	you and all student
Today's date is _					participating in	n any exercise ciass. All	a doctor before using any exerc exercises, including the use of	weights and use of
Your agreement b	begins on	_//	, and expire	s on	any and all ma	chinery, equipment, and	d apparatus designed for exercis	ing shall be at the
//					programs, met	risk. Student understand hods and types of equin	is that the agreement to use, or so ment shall be student's entire re-	election of exercise
Other students wi	ho may attend:				the School sha	ill not be liable to studer	nt for any claims, demands, injui	ries, damages, or
IRST	•	AST		DATE OF BIRTH	with the use by	due to injury to student student of the services	t's person or property arising out , facilities, and premises of the S	of or in connection
11601	C.	10 (DATE OF BIRTH	hereby holds the	he School, its officers, c	wners, agents and employees ha	armless from all
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Buyer is a Studen	nt? (Circle One)	Yes No				T'S SIGNATURE _		
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	YOUR PAYN	MENT SCHED	ULE WILL E	E:	DEFAULT A	AND LATE PAYME	NT: Should you default on any p	payment obligation
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ate shall be r	elieved fron	ı the obligat	tions of this	contract, and if	buyer has prep	oaid any sum, tha	it amount shall be pron	nptly
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Il be suspende	ed upon pay	ment of an	appropriat	e cancellation fe	e of \$50.00 and	legitimate verific	cation of the move. The	buyer may
ncel this cont	ract if the h	ealth club fa	cility oper	ated by the seller	is moved to a	location that is m	ore than five (5) miles	away from
2 14598 Clay	Terrace Bou	ilevard, Sui	te 160, Car	mel, IN 46032 ac	idress and that	the services are	no longer available as p	provided in
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ne to time. VI	olation of th	ese ruies m	ay be the c	use for suspensi	on or cancellat	ion of membersh	ip.	
:hool Representa	ıtive	1	Buyer's	Signature - **		Mem	ber's Signature (if different :	from buver)
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Bank Address/City/State/Zip Authorized Signature



640 Plaza Dr Suite 300

SCHOOL#7417 🛮 Nev	Renewal	☐ Replacemen	t/Upgrade
Programs offered: Black Be	elt Club	☐ Leadership	□ XMA

TERNATION	www	.myasfacco -800-525-8	unt.com		ams offere	d: ☑ Black Belt	Club 🗆 Leadership	o □ XMA
lembership Agree Federal Equal Credit Opportu tin, sex or marital status, or ag portunity, Washington, D.C. 2	unity Act prohibits cred e (provided the applica	litors from discriminate the capacity	nating against creato contract). The	dit applicants wit agency that admi	h respect to any nisters complian	aspect of a credit transa ace with this law is the F	ction on the basis of race, color, ederal Trade Commission, Equa	religion, national al Credit
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DER THIS AGREE TO BE FILLED OUT 1	EMENT.		BUSINESS,	· · · · · · · · · · · · · · · · · · ·	- 1 - 11 - 11 - 1	· · · · · · · · · · · · · · · · · · ·	ED TO MAKE PAYN BILITY: The School urges y	
Your agreement begins on	10/08 1 <u>2/10/0</u> 100k belt		s on	to e par any stu pro	obtain a physica ticipating in an y and all machin dent's sole risk grams, method	al examination from a y exercise class. All ex nery, equipment, and a Student understands to a and types of equipments	doctor before using any exerci xercises, including the use of v pparatus designed for exercisi hat the agreement to use, or se ent shall be student's entire res for any claims, demands, injur	ise equipment or weights and use of ing shall be at the election of exercise sponsibility, and
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Buyer is a Student? (Circl Total Sales Price S Amount of Down Paymer Remaining Balance to be	359,00° nt is s 5859	<u>00</u>		TO CO CO ED	NY HOLDER DALL-GLAH DULD ASSEI DNTRACT. F KCEED THE	OF THIS CONSUI MS AND DEPENSE RT AGAINST THE LECOVERY BY TH	MER CREDIT CONTRAC S, WHICH THE BUYER SCHOOL AS A RESULT IE BUYER/STUDENT SH. PAID BY THE BUYER/S	STUDENT OF THIS ALL NOT
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Buyer's Signature chool Representative Member's Signature (If different from buyer)) I elect to pay my monthly installment ASF INTERNATIONAL EFT AUTHORIZATION Rancisl yments by Electronic Funds Transfer (EFT). 1 , authorize my bank to make my payment by the method indicated below and derstand and agree that should I discontinue this post it to my account. yment method, a \$20.00 fee will be added to Checking (Must attach voided check.) or Savings (Must attach deposit slip.) or ch monthly installment to cover the costs of Visa : C ManerCard . C American Express : C Discover ocessing and handling. us form of payment if discontinued, does not Number of payments ation or STATE'S Bank Name Bank Phone # LED TO A Bank Address/City/State/Zip THE TIME Authorized Signature\ 2a Drive, Suite 300. Highlands Ranch, CO 80129 / 303 986 9563 / 800 525 8967 / Fax 303 980 8006 / www.myasfaccount.com

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MO	640 l	Plaza Drive, S ands Ranch, C	ite 300	SCHOOL#7417 New Renewal Replacement/Upgrade.
INTERNATION	ww	w.myasfaccou 1-800-525-89	nt.com	Programs offered: Black Belt Club Leadership NMA
Membership Agre The Federal Equal Credit Oppor- origin, sox or marital datus, of a Opportunity, Washington, D.C.	tunity Act prohibits ge (provided the app	ereditors from discrimina Dicant has the capacity to	ting against credit as contract). The agen	policants with respect to any aspect of a credit transaction on the basis of race, color, religion, national dy that administers compliance with this law is the Federal Trade Commission, Equal Credit
(A) BUYER INFORMATION OF	VLY – TO BE FILL	ED OUT BY APPLICA	NT (PLEASE PRI	NT CLEARLY)
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Employer	and the second s	Position		How loas Work Phone
	()			(yrs/mos) ()
YOU, THE BUYER,	MAY CANC	L THIS AGRE	EMENT BY N	IDNIGHT OF SCHOOL'S THIRD BUSINESS DAY AFTER THE
DATE OF THIS AGE	EEMENT. A	ND SUCH CAN	CELLATION	MUST BE IN WRITING TO THE SCHOOL. IN THE EVENT
THE SCHOOL CLOS	SES AND CE PMENT	ASES DOING B	usiness, YC	U ARE NO LONGER OBLIGATED TO MAKE PAYMENTS
(B) TO BE FILLED OUT		MPI OVEE		WAIVER AND RELEASE OF LIABILITY; The School urgez you and all students
1. Today's date is 2. Your agreement begins of	= 13/30 30/01/	DZ and expires	on	to obtain a physical examination from a doctor before using any exercise equipment or participating in any exercise class. All exercises, including the use of weights and use of any and all machinery, equipment, and apparatus designed for exercising shall be at the student's sole risk. Student understands that the agreement to use, or selection of exercise
1st diegrae De	- 44			programs, methods and types of equipment shall be student's entire responsibility, and the School shall not be liable to student for any claims, demands, injuries, damages, or
3. Other students who may		\ .		actions arising due to injury to student's person or property arising out of or in connection
FIRST	LAST		DATE OF BIRT	hereby holds the School, its officers, owners, agents and employees harmless from all
				claims which may be brought against them by spedent or on student's behalf for any such injuries or claims.
				X STUDENT'S SIGNATURE X MULLY CONSTRUCT
4. Buyer is a Student? (Car	cle One) Yes	No		ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT
5. Total Sales Price \$		TOO		TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT
6. Amount of Down Paym		00		COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT
7. Remaining Balance to b		3 <i>500.0</i>	ク	EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.
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When Payments Are due each Month Month	l / l .	Amount of Monthly Plyments	First Payment Date-ASF Col	oue as salled for in this agreement, the conire remaining balance shall be deemed due and payable upon demand, and you sares to pay allowable interest, and all cost of collection.
3014 3	\$	<u>, voo.</u> co	12-3	Online fee to cover additional administrative expenses and other expenses related to obtaining your payment. A fee will be charged for all returned payments.
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payment method, a \$20.00	ee will be added	to	□ Cla	ecking (Must attach voided check.) or Savings (Must attach deposit slip.) or
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640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129

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Programs offered: Black	k Belt Club	□ Leadershîp	

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		1	-		
Membership Agre	ement				
The Federal Equal Credit Opports	unity Act prohibits creditor	s from discriminating against credit ap	plicants with respect to any aspec	t of a credit transaction on the basis of race, color, religion, n th this law is the Federal Trade Commission, Equal Credit	racional
Opportunity, Washington, D.C.	20580.	i	.y mat administers compliance wi	in this law is the Federal 1 lade Commission, Equal Credit	
(A) BUYER INFORMATION ON	CY-TO BE FILLED OU	T BY APPLICANT (PLEASE PRIN	T CLEARLY)		
BUYER'S First Name	Last	Birth date	Age Ho	me Phone E-mail address	
Joe	MURPHY				
Current mailing address	Çity	State	Zip	Social Security #	
Manager 1	DE-1-1-1				
Employee		Publishin	- SIUW WAS	Work Phone	—
			(smr/mar)		
VOIL THE DILVED M	TAN CANCEL TE	IC ACREMENT DV M	(yrs/mos)		
IOU, IBE BUIEK, M DATE OF THIS ACDI	FEMENT AND	iio agreement by M	IDNIGHT OF SCHOO	OL'S THIRD BUSINESS DAY AFTER	THE
THE SCHOOL CLOS	ES AND CEASES	DOING RUSINESS VA	MADE NO LONGED	NG TO THE SCHOOL. IN THE EVEN OBLIGATED TO MAKE PAYMENTS	T
UNDER THIS AGREE	ement.	DOMO BUSINESS, YO	O ARE NO LONGER	OBLIGATED TO MAKE PAYMENTS	3
		VEE			
(B) TO BE FILLED OUT I		X C.E.	to obtain a physical ever	EASE OF LIABILITY: The School urges you and all mination from a doctor before using any exercise equipments.	students
1. Loudy a unic is D/	9.12.0=		participating in any exer	Cise class. All exercises including the use of weights and	4 0
2. Your agreement begins on ISF DEGREE	BLACK OF L	and expires on	any and all machinery, o	QUIDMORL and apparatus designed for exercising shall be	~ ~ • • • • •
			programs, methods and	ent understands that the agreement to use, or selection of types of equipment shall be student's entire responsibility	
3. Other students who may a	itend:		the 2choot-that not be	table to student for any claims, demands, injuries, damas	
FIRST	LAST	DATE OF BIRTH	with the use by student	jury to student's person or property arising out of or in co	nnection
			necesty holds the School	. its officers, owners, spents and employees harmless for	
			injuries or claims.	ought against them by fudent or on student's behalf for a	ny such
			STUDENT'S SIG		
4. Buyer is a Student? (Circle	e One) (Yes) No				
5. Total Sales Price \$ 36	_		ANY HOLDER OF T	HIS CONSUMER CREDIT CONTRACT IS SUE	BJEÇT
			COULD ASSEKT AK	DERENSES, WHICH THE BUYER/STUDEN AINST THE SCHOOL AS A RESULT OF THIS	•
6. Amount of Down Paymen	- A -		CUNTRACT, RECO	VERY BY THE RUYER/STUDENT CHAIL NO	r
7. Remaining Balance to be	Paid to ASP S 360	ن. دین	EXCEED THE TOTAL	AL AMOUNT PAID BY THE BUYER/STUDENT SUANT TO THIS CONTRACT.	OT
YOUR	PAYMENT SCHEDU	LE WILL BE:	· :		
When Payments Number	-		az canen iót iu tula sklat	FE PAYMENT: Should you default on any payment ob ement, the entire remaining balance shall be deemed due	
	y Payments Payment	of Monthly First Payment Du Bute-ASF Collect	payaute upon demand, a	DQ YOU BRIEG to DBY allowable interest and all care of and	111
	1 04	MENT	incidental out not limite	I to collection aceney free court costs and attached to	
	L. 15/17		I MALE LEE IN COLLECT MANIFOLD	ment become more than 10 days past due, you will be cheal administrative expenses and other expenses related to	arged a
			ociaining your payment.	A see will be charged for all returned payments	
CANCELLATION: If	by reason of deat	h or permanent disability,	the buyer is unable to	continue the agreement, the buyer or b	IIVerte
revallaca: Dinania 216a	ennzi belmanenu	V MOVE IDERT FESIGERSO MA	140 than 75 wiles f		ement
the 14598 Clay Terrac	e Bouleverd Soits	160 Carriel by the selle	r is moved to a location	that is more than five (5) miles away fr	om
				n that is more than five (5) miles away fr vices are no longer available as provided es to follow school rules as promulgated	
time to time. Violation	Of Muese rules may	be the exuse for suspens	ion or cancellation of -	es to Iollow school rules as promulgated	from
	X	X Constitution of Suspensi	:	nemineranip.	
School Representative		Buyer's Signature		Member's Signature (if different from buye	<u> </u>
(C) I elect to pay my monthly	installment		ASF INTERNATIONAL E	FT AUTHODIZATION	er)
payments by Electronic Funds		JOK MURPHY		e my bank to make my payment by the method indicated belo	
nderstand and agree that show ment method, a \$20.00 fee	e will be added to	post it to my account.			ow and
monthly installment to co	over the costs of	☐ Checkin	ng (Must attach voided check.) or	Savings (Must attach deposit slip.) or	
ssing and handling.		<u> </u>	Visa Da MasterCard A	merican Express LI Discover	1
on of payment, if disco	ontinued, does not	Number of a property	aller were stated and toward on		
ou from your paymen		Number of payments Bank Name B of A	_, Amount of payment 5_360	1 si due date 8/17/07	
STATE'S	HATT ED TO	1	Ba	nk Phone #	
EXHIBIT	AT THE TIME	Bank Address/City/State/Zig	- I The same of th		
TILCO	1	Authorized Signature	- I The second	Date	

LIBERTY EXPRESS

60:71 8005-80-VON



STATE'S

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SCHOOL#7417	Å New	Renewal	Replacemen	t/Upgrade
Programs offered	: 🏿 Blac	k Belt Club	Leadership	□хма

NTERNAT		ww.myasfacco		Pre	ograms offer	ed: 🍳 Black Belt	Club Leadership	□хма	
origin, sex or marital sta Opportunity, Washingto	it Opportunity Act prohib tus, or age (provided the m, D.C. 20580.	applicant has the capacity	to contract). The agenc	y that	dministers compli	y aspect of a credit transs ance with this law is the	action on the basis of race, color, re Federal Trade Commission, Equal (ligion, national Credit	
(A) BUYER INFORMATE BUYER'S First Name	Last	LLED OUT BY APPLIC	Birth date		ARLY)	Home Phone	B-mail address		
Current mailing address	/	iddlestor) State		Zip	rione riose	Social Security #		
							•		
Employer		Position		H	w long	Work P	hone	·	
				(yr	n/mos)		,		
DATE OF THIS	AGREEMENT, CLOSES AND C	AND SUCH CA	NCELLATION	MU	ST BE IN W	RITING TO TH	D BUSINESS DAY AF E SCHOOL. IN THE E ED TO MAKE PAYMI	VENT	
1. Today's date is 2. 2. Your agreement b	egins on <u>1710</u> Black be	9/18 and expire	s on		to obtain a physi participating in a any and all mack student's sole ris programs, metho the School shall	cal examination from a my exercise class. All e ninery, equipment, and s k. Student understands ids and types of equipm not be liable to student	BILITY: The School urges you doctor before using any exercises, including the use of wei apparatus designed for exercising that the agreement to use, or selectent shall be student's entire respo for any claims, demands, injuries	equipment or ghts and use of shall be at the ction of exercise nsibility, and	
FIRST	LAST		DATE OF BIRTH	_ 	with the use by a hereby holds the	ue to injury to student's student of the services, t School, its officers, ow ny be brought against th	person or property arising out of facilities, and premises of the Schoners, agents and employees harmen by student's beh	or in connection ool. Student less from all	
				— i	Vλ	'8 Signature			
5. Total Sales Price 6. Amount of Down	1? (Circle One). Yes \$ \(\frac{1}{5} \frac{1}{7} \) Oi Payment is \$ \(\frac{1}{7} \) Oi ce to be Paid to ASF:	3)		ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.				
	YOUR PAYMENT	SCHEDULE WILL	BE:				T: Should you default on any pay		
When Payments are due each Month	Number of Monthly Payments	Amount of Monthly Payments	First Payment Do Date-ASF Collect	rts	as casted for in t payable upon de including, but no Should any mon late fee to cover	his agreement, the entinement, and you agree to be limited to, collection thly payment become madditional administrative	remaining balance shall be deen pay allowable interest, and all co agency fees, court costs and antor sore than 10 days past due, you we expenses and other expenses re thanged for all renamed payments.	ned due and st of collection, neys' fees, ill be charged a	
refunded. Shou will be suspende cancel this cont the 14598 Clay the contract becomes the cont	elieved from the ld student(s) per ed upon paymen ract if the health Terrace Bouleva cause of the selle	obligations of thi manently move ti t of an appropria club facility ope urd, Suite 160, Ca	is coutract, and in their residence made to cancellation for the selle in the selle	if buy ore t ee of er is addro oper:	buyer is und yer has preparated and 25 miles \$50.00 and 1 moved to a loses and that of ation. Studen	able to continue to aid any sum, that if from an affiliate egitimate verification that is mother services are not agrees to follow	the agreement, the buyer amount shall be promped area, payment on this ation of the move. The tope than five (5) miles are longer available as promute school rules as promute the promute school rules as promute the school rules as promute school	r or buyer's otly agreement ouyer may way from	
School Representa	dve /	Buyer	s Signature			Memb	er's Signature (if different fr	om buver)	
understand and agree payment method, a S each mouthly installa processing and hand This form of paymer release you from you membership contract	nic Funds Transfer (E e that should I discont 20.00 fee will be add ment to cover the cost ling. at, if discontinued, do ar payment obligation t.	post it to my ed to es not or Humber of p Bank Name	Check {	ind king (M □ Vis	fust attach voided o	DNAL EFT AUTHOR , authorize my bank to ma heck.) or Savings (Mi d American Expres	RIZATION ske my payment by the method indi	cated below and	
YOU, THE BUYER	, are entitled	TO A Bank Address	ss/City/State/Zip						

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SCHOOL#7417 □ New □ Renewal	Replacement	/Upgrade
Programs offered: ☐ Black Belt Club	☐ Leadership	□хма

Membership Agreeme	en	ė	ı	ľ	I	e	e	r	ı	g	١	A	p	i	h	S	r	e	b	1	n	e	1	١	
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Membership The Federal Equal Cree	dit Opportunity Act prob	ibits credito	rs from discrimin	ating against credit applica	ints with respect to any	aspect of a credit trans	action on the basis of race, color, religion, national
origin, sex or marital st Opportunity, Washingt		e applicant l	has the capacity to	contract). The agency th	at administers complia	ince with this law is the	Federal Trade Commission, Equal Credit
		O DELLE	JT BY APPLICA	ANT (PLEASE PRINT Ç	LEARLY)		
BUYER'S First Name				Birth date	Age	Home Phone	E-mail address
The War	19 TV	V we sha	1000			()	
Current mailing addre	ss · · · · · · · · ·	City		State	Zip		Social Security #
						**	
Emp			Tosmon	وهم معادلة في مشاخل المساولة المساولة والمساولة والمساولة والمساولة والمساولة والمساولة والمساولة والمساولة و وهم والمساولة والمساولة والمساولة والمساولة والمساولة والمساولة والمساولة والمساولة والمساولة والمساولة والمسا	How long	Work P	hone
					(yrs/mos)	. (•
HE SCHOOL	S AGREEMENT	, AND S	SUCH CAN	CELLATION M	UST BE IN WI	RITING TO TH	D BUSINESS DAY AFTER THE E SCHOOL. IN THE EVENT ED TO MAKE PAYMENTS
(B) TO BE FILLE	D OUT BY SCHOO	L EMPLO	DYEE		WAIVER AND	RELEASE OF LIA	ABILITY: The School urges you and all students
1. Today's date is					to obtain a physic	al examination from a	doctor before using any exercise equipment or
			, and expires	on .			exercises, including the use of weights and use of apparatus designed for exercising shall be at the
1 1	begins on/_				student's sole risk	. Student understands	that the agreement to use, or selection of exercise
3. Other students w					the School shall	ds and types of equipm not be liable to student	nent shall be student's entire responsibility, and for any claims, demands, injuries, damages, or
	•			DATE OF BIRTH	actions arising du	e to injury to student's	person or property arising out of or in connection facilities, and premises of the School. Student
FIRST	LAST			DATE OF BIRTH	hereby holds the	School, its officers, ow	mers, agents and employees harmless from all
	غساكات فنستانك أركب بير بأرسيس	in the state of th	mid-		claims which may	y be brought against th	em by student or on student's behalf for any such
			 		injuries of claims	, () ()	Hickmer—
4. Duver is a Chuda	at2 (Cirolo Oan) Vo	- N-			STUDENT	S SIGNATURE	1. 1. 10.
4. Buyer is a Studen	nt? (Circle One) Yes	s No			ANY HOLDER	OF THIS CONSUL	MER CREDIT CONTRACT IS SUBJECT
5. I otal Sales Price	S 7 7 7 7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4 / - 5-			COULD ASSE	MS AND DEFENSI RT AGAINST THE	ES, WHICH THE BUYER/STUDENT SCHOOL AS A RESULT OF THIS
5. Amount of Down	n Payment is \$				CONTRACT.	RECOVERY BY TH	HE BUYER/STUDENT SHALL NOT
7. Remaining Balan	nce to be Paid to ASF	\$				PURSUANT TO T	PAID BY THE BUYER/STUDENT TO HIS CONTRACT
	YOUR PAYMENT	r sched	ULE WILL BI	C:	DEFAULT AN	D LATE PAYMEN	T: Should you default on any payment obligation
/hen Payments	Number of	Amoun	t of Monthly	First Payment Due	as called for in th	is agreement, the entire	e remaining balance shall be deemed due and pay allowable interest, and all cost of collection,
e due each Month	Monthly Payments	Paymen	ıts	Date-ASF Collects	including, but no	t limited to, collection :	agency fees, court costs and attorneys' fees.
		300	7725	9/1/2	Should any mont	hly payment become m	nore than 10 days past due, you will be charged a ve expenses and other expenses related to
	[. 7	\$	3 7 5	9/11/07	obtaining your pa	ryment. A fee will be c	harged for all returned payments.
ANCELLATI	ION: If by reason	n of dea	th or perma	nent disability, th			he agreement, the buyer or buyer's
state shall be i	elieved from the	obligat	ions of this	contract, and if bi	uyer has prepa	id any sum, that	amount shall be promptly
efunded. Shou	ld student(s) per	manent	ly move the	ir residence more	than 25 miles	from an affiliate	d area, payment on this agreement
vill be suspend	ed upon paymen	t of an a	appropriate	cancellation fee o	f \$50.00 and le	gitimate verifica	ation of the move. The buver may
ancel this cont	ract if the health	club fa	cility opera	ted by the seller is	moved to a lo	cation that is mo	ore than five (5) miles away from
he 14598 Clay	l errace Bouleys	tra, Suit	ie 160, Carr	nel, IN 46032 add	ress and that the	ne services are n	o longer available as provided in
ime to time Vi	iolation of these	ridee me	nament disc	onunuance of ope use for suspension	ration. Student	agrees to follow	school rules as promulgated from
anne		Juica III	y De the Ca	use for suspension	or cancellatio	n oi membershi	P ,
School Representa			Buyer's S	ignature KINDIN	Technique .	Memb	er's Signature (if different from buyer)
) I elect to pay my	monthly installment			AS	SF INTERNATIO	NAL EFT AUTHOR	RIZATION
	onic Funds Transfer (E e that should I discont		I,				ke my payment by the method indicated below and
	\$20.00 fee will be add		post it to my acc		Must attach voided ch	ack) or Savinas (M.	ışt attacır deposit slip.) or
tch monthly install	ment to cover the cost					American Express	
ocessing and hand	U		Account #:	<u> </u>		# or Expiration Date (1)	:
	at. if discontinued, do		Number of pays	nents	Amount of payment \$		Ist due date
STATE	'S 1		Bank Name			Bank Phone #	
EXHIE	7		Bank Address/C	ity/State/Zip			
to M	M T THE	TIME	Authorized Sig				Date

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LED TO A THE TIME

Authorized Signature

SCHOOL#7417 Ne Renewal	Replacemen	t/Upgrade
Programs offered Black Belt Club	Leadership	□хма

TERNATI		1-800-5			Programs offered	Black Belt Club	Leadership	□ XMA
igin, sex or marital stat pportunity, Washington	t Opportunity Act prohitus, or age (provided the n, D.C. 20580.	e applicant has the o	apacity to	contract). The agenc	y that administers complian	espect of a credit transaction or ce with this law is the Federal	n the basis of race, color, rel Trade Commission, Equal C	igion, national credit
A) BUYER INFORMAT		ILLED OUT BY	APPLICA			II Di	C	
UYER'S First Name	Last			Birth date	Age	Home Phone	E-mail address	
Jason	Ri	chmon	<u> </u>				-	
urrent mailing address		City		State	Zip		oreseened by #	
Improyer		Po	sition		How long	Work-Phone		
					(yrs/mos)	()		
TE OF THIS	AGREEMENT CLOSES AND (, AND SUCH	CAN	CELLATION	MUST BE IN WR	HOOL'S THIRD BU ITING TO THE SC ER OBLIGATED T	HOOL. IN THE E	VENT
3) TO BE FILLED Today's date is	QUT BY SCHOOL				to obtain a physica	RELEASE OF LIABILIT I examination from a doctor r exercise class. All exercises	before using any exercise	equipment or
Your agreement be	egins on $OO(1)$	08, and	expires o	on	any and all machin student's sole risk.	ery, equipment, and apparate Student understands that the and types of equipment shall	us designed for exercising agreement to use, or selec	shall be at the tion of exercise
Other students who	e may attend:				the School shall no	t be liable to student for any	claims, demands, injuries	, damages, or
FIRST	LAST			DATE OF BIRTH		to injury to student's person dent of the services, facilities		
			_			chool, its officers, owners, as be brought against them by s		
Total Sales Price S	? (Circle One) Yes \$ 1474,00 Payment is \$ 14 e to be Paid to ASF	74.00			ANY HOLDER TO ALL CLAIN COULD ASSER CONTRACT. R EXCEED THE	SIGNATURE OF THIS CONSUMER OF SIS AND DEFENSES, WI TAGAINST THE SCHO ECOVERY BY THE BU TOTAL AMOUNT PAID PURSUANT TO THIS C	HICH THE BUYER/ST OOL AS A RESULT OI YER/STUDENT SHAL OBY THE BUYER/STU	UDENT FTHIS LLNOT
	YOUR PAYMENT	SCHEDULE V	VILL BE	: :	DEFAULT AND	LATE PAYMENT: Show	uld you default on any pay	ment obligation
	Number of Monthly Payments	Amount of Mo	·	First Payment Du Date-ASF Collect	as called for in this payable upon dem including, but not	s agreement, the entire remain and, and you agree to pay all himited to, collection agency by payment become more that	ning balance shall be deen lowable interest, and all co fees, court costs and attorn	ned due and st of collection, neys' fees.
	1	<u>, 1474</u>	<u>.</u> ∞			Iditional administrative experment. A fee will be charged		lated to
tate shall be refunded. Should ll be suspended neel this contre 14598 Clay Te contract before	clieved from the d student(s) per d upon payment act if the health ferrace Bouleva ause of the selle	e obligations or manently mon t of an appro- n club facility ard, Suite 160 er's permane	of this ove the operate opera	contract, and i ir residence m cancellation fo ted by the selle nel, IN 46032 a ontinuance of (f buyer has prepai ore than 25 miles f ee of \$50.00 and le r is moved to a le ddress and that t	le to continue the ag d any sum, that amo rom an affiliated are gitimate verification ation that is more th e services are no lon agrees to follow scho of membership.	ount shall be promp ea, payment on this of the move. The b an five (5) miles av ger available as pr	otly s agreement ouyer may way from ovided in
hool Representat	ive /	B	uyer's S	ignature		Member's Si	ignature (if different fr	om buyer)
-4/	monthly installment	V			ASF INTERNATION	AL EFT AUTHORIZAT		
ments by Electron	ic Funds Transfer (I	EFT). I			, a	uthorize my bank to make my	payment by the method indi	cated below and
	that should I discon 20.00 fee will be add		t to my acc		ing (What attach worlded che	eck.) or Savings (Must attac	th denosit atto For	
	ent to cover the cos	_				American Express		
cessing and handli	•	Acco	unt #:	-		# or Expiration Date (If Credit		
o fa	cu, uo	es not		ments	, Amount of payment \$		e date	
STATE'	'S	or Ft	Nome		, August or payment s_	Paul Phone #		

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SCHOOL#7417 New Renewal		
Programs offered Black Belt Club	☐ Leadership	□ XMA

- Installation of the control of the	Ranch, CO 80129		
	asfaccount.com 0-525-8967	Programs offered Black	Belt Club □ Leadership □ XMA
Membership Agreement The Federal Equal Credit Opportunity Act prohibits creditors origin, sex or marital status, or age (provided the applicant has Opportunity, Washington, D.C. 20580.	the capacity to contract). The agency	that administers compliance with this law	t transaction on the basis of race, color, religion, national is the Federal Trade Commission, Equal Credit
(A) BUYER INFORMATION ONLY - TO BE FILLED OUT	BY APPLICANT (PLEASE PRINT		E-mail address
BUYER'S First Name Last		Age Home Phone	D-man address
CYNTHITA REC	State	Zip ()	Social Security #
Employer	Position	How long	Work Phone
OU, THE BUYER, MAY CANCEL TH		(yrs/mos) (
OATE OF THIS AGREEMENT, AND SUTHE SCHOOL CLOSES AND CEASES INDER THIS AGREEMENT. (B) TO BE FILLED OUT BY SCHOOL EMPLOY 1. Today's date is 8 / /2 / 08	DOING BUSINESS, YOU 	WAIVER AND RELEASE O to obtain a physical examination participating in any exercise class	
2. Your agreement begins on 2 /11 /0 9 Left DEGREE BLACK BELL 3. Other students who may attend: FIRST LAST	DATE OF BIRTH	student's sole risk. Student unders programs, methods and types of e the School shall not be liable to st actions arising due to injury to student of the ser-	that apparatus designed to exercising shart be at the stands that the agreement to use, or selection of exercise equipment shall be student's entire responsibility, and tudent for any claims, demands, injuries, damages, or adent's person or property arising out of or in connection vices, facilities, and premises of the School. Student ers, owners, agents and employees harmless from all
4. Buyer is a Student? (Circle One) Yes 6 5. Total Sales Price \$ 1474.0		injuries or claims. STUDENT'S SIGNATUR ANY HOLDER OF THIS CO TO ALL CLAIMS AND DER	DISUMER CREDIT CONTRACT IS SUBJECT FENSES, WHICH THE BUYER/STUDENT THE SCHOOL AS A RESULT OF THIS
6. Amount of Down Payment is \$ 1474. 7. Remaining Balance to be Paid to ASF \$		CONTRACT. RECOVERY	BY THE BUYER/STUDENT SHALL NOT OUNT PAID BY THE BUYER/STUDENT TO
When Payments are due each Month When Payments Amount of Payments Amount of Payments Amount of Payments	of Monthly First Payment Du	as called for in this agreement, the payable upon demand, and you a including, but not limited to, coll Should any monthly payment because fee to cover additional admin	MENT: Should you default on any payment obligation e entire remaining balance shall be deemed due and gree to pay allowable interest, and all cost of collection, ection agency fees, court costs and attorneys' fees. come more than 10 days past due, you will be charged a histrative expenses and other expenses related to ill be charged for all returned payments.
CANCELLATION: If by reason of death estate shall be relieved from the obligation refunded. Should student(s) permanent will be suspended upon payment of an a cancel this contract if the health club fact the 14598 Clay Terrace Boulevard, Suite the contract because of the seller's permittime to time Violation of these rules may	ons of this contract, and it y move their residence mo ppropriate cancellation fo ility operated by the selle e 160, Carmel, IN 46032 a anent discontinuance of o	f buyer has prepaid any sum ore than 25 miles from an aff se of \$50.00 and legitimate ve r is moved to a location that ddress and that the services operation. Student agrees to t	that amount shall be promptly filiated area, payment on this agreement crification of the move. The buyer may is more than five (5) miles away from are no longer available as provided in follow school rules as promulgated from
School Representative	Buyer's Signature	Mil	Member's Signature (if different from buyer)
(C) I elect to pay my monthly installment payments by Electronic Funds Transfer (EFT). I	- Lay Was organistic	ASF INTERNATIONAL EFT AU	THORIZATION
understand and agree that should I discontinue this	l,post it to my account.	_	nk to make my payment by the method indicated below and
payment method, a \$20.00 fee will be added to each monthly installment to cover the costs of		ing (Must attach voided check.) or 🔲 Savii 🗍 Visa 🏻 MasterCard 🔲 American	

processing and handling.

This form of payment, if discontinued, does not



LED TO A THE TIME

Authorized Signature

Routing # or Expiration Date (If Credit Card)

Number of payments Bank Name

Bank Address/City/State/Zip

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se international / 640 Plaza Drive Suite 300 Highlands Danch CO 90130

SCHOOL#7417 PNe Renewal	Replacemen	t/Upgrade
Programs offered: Black Belt Club	☐ Leadership	□ XMA

Membership Ag	greement			:		
rigin, sex or marital status, apportunity, Washington, D	or age (provided the	applicant has the capacity to	o contract). The agency that ad	ministers complia	y aspect of a credit transi	ection on the basis of race, color, religion, national federal Trade Commission, Equal Credit
A) BUYER INFORMATION	VONLY - TO BE F	ILLED OUT BY APPLICA	NT (PLEASE PRINT CLEA	RLY)	-	
SUYER'S First Name	Last	-	Birth date	Age	Home Phone	E-mail address
Dichard	500	1_				
TRICHAIC	<u> </u>	<u>'S</u>	State	7:-	()	0:10::#
Jurrent mailing address		City	State	Zip		Social Security #
imployer	<u> </u>	Position	How	long	Won P	none
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ATE OF THIS AC	GREEMENT	, AND SUCH CAN	CELLATION MUS	L RE IN M	RITING TO TH	E SCHOOL. IN THE EVENT
		CEASES DOING B	USINESS, YOU AR	E NO LON	GER OBLIGAT	ED TO MAKE PAYMENTS
NDER THIS AGI	REEMENT.				·	
B) TO BE FILLED O	UT BY SCHOOL	LEMPLOYEE		VAIVER AND	RELEASE OF LIA	BILITY: The School urges you and all studen
. Today's date is O			i ti	o obtain a physic	al examination from a	doctor before using any exercise equipment or
. Today's date is O	01.0	700	I p	articipating in a	ny exercise class. All e	tercises, including the use of weights and use of
Your agreement begin	ns on <u>UII</u>	7/08, and expires	on a	ny and all mach	inery, equipment, and a	pparatus designed for exercising shall be at the
stidegree!	black be	l+	S	tudent's sole risk	L Student understands i	hat the agreement to use, or selection of exercise
J			P	rograms, metno he School shall r	us and types of equipm	ent shall be student's entire responsibility, and for any claims, demands, injuries, damages, or
Other students who m	nay attend:		l a	ctions arising du	e to injury to student's	person or property arising out of or in connection
FIRST	LAST		DATE OF BIRTH V	with the use by st	udent of the services, f	acilities, and premises of the School Student
		:	· b	ereby holds the	School, its officers, ow	ners, agents and employees harmless from all
				laims which may	y be brought against the	m by student or on student's behalf for any such
	 : 		1	njuries or claims		11 1 1 1 1 1 1
		·	1	STIMENT	S SIGNATURE	What 12
i. Buyer is a Student? (Circle Orie). Yes	No		-	· · · · · · · · · · · · · · · · · · ·	our con contract
		\ /		NY HOLDER	OF THIS CONSU	MER CREDIT CONTRACT IS SUBJECT
. Total Sales Price \$_4			1.	O ALL CLAI	MS AND DEFENSE	S, WHICH THE BUYER/STUDENT
. Amount of Down Pay	vment is \$ 49	.00		CONTRACT	RT AGAINST THE	SCHOOL AS A RESULT OF THIS
				EXCERD THE	TOTAL AMOUNT	E BUYER/STUDENT SHALL NOT PAID BY THE BUYER/STUDENT TO
'. Remaining Balance to	o be Paid, to ASF	7500.00]]	THE SCHOOL	PURSUANT TO T	TAID BY THE BUYENSTUDENT TO
Y	OUR PAYMENT	SCHEDULE WILL BI	. 1			
				JEFAULI AN	D LATE PAYMENT	: Should you default on any payment obligation
	mber of	Amount of Monthly	1	avable mon der	nand and you some to	remaining balance shall be deemed due and pay allowable interest, and all cost of collection
e due each Month Mo	onthly Payments	Payments	Date-ASF Collects	ncluding, but no	limited to collection a	gency fees, court costs and attorneys' fees.
ath	Λ	760000	1 1 6 6 18	hould any mont	hly payment become m	ore than 10 days past due you will be charged a
9.7	1_	3500.00	1 1-M-11X 11	ate tee to cover a	idditional administrativ	e expenses and other expenses related to
			0	btaining your pa	yment. A fee will be cl	parged for all returned payments.
ANCELLATION	: If by reason	of death or perma	nent disability, the b	uver is una	hle to continua t	ne agreement, the buyer or buyer'
state shall be relie	eved from the	obligations of this	contract and if huve	r has prope	id any sum Ab-A	amount shall be promptly
afundad Should	student(s) nor	mananthy mays the	in recidence mens the	. наз ргера	iu any sum, that	amount snail be promptly
elunucu. Snoulu s	student(s) per	manentry move the	ir residence more tha	an 25 miles	trom an affiliate	d area, payment on this agreemen
ill be suspended	upon paymen	t of an appropriate	cancellation fee of S	50.00 and le	gitimate verifica	tion of the move. The buyer may
ancel this contrac	t if the health	club facility opera	ted by the seller is m	oved to a lo	cation that is mo	re than five (5) miles away from
he 14598 Clay Te	rrace Bouleya	rd, Suite 160, Carr	nel, IN 46032 address	s and that ti	ie services are no	langer available as provided in
he contract becau	ise of the selle	r's permanent disc	ontinuance of operati	ion. Student	agrees to follow	school rules as promulgated from
ime to time, Viola	tion of these	rules may be the ca	yse for suspension or	cancellatio	n of membershir	and a rate as brommenter Hom
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School Representative		Buyer's S	ignature	· · · · ·		1.01
		1 20076130	· · · · · · · · · · · · · · · · · · ·			r's Signature (if different from buyer)
) I elect to play my mo		m . D	ASF	NTERNATIO	NAL EFT AUTHOR	IZATION
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<u> </u>	_ 1	TO A Bank Address/C	City/State/Zip		//	



640 Plaza Driv uite 300 Highlands Ranch, JO 80129 www.myasfaccount.com 1-800-525-8967

Renewal≤□ Replacement/I

ograms offered: []Black BeltiQub [] [Leadership

embership Agreement
Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants with respect to any ast in, see or marial status, or age (provided the applicant has the capacity to contract). The agency that adamsisters compliance fortunity. Was slington, DC 29080.

OF THIS AGREEMENT, AND SUCH CANCETLATION MUSICBE IN WRITING TO THE SCHOOL IN THE EVENT CHOOL CLOSES AND CEASES DOING BUSINESS YOU ARE NO LONGER OBLIGATED TO MAKE PASSVIFNTS. DER THIS WERE DATENT.

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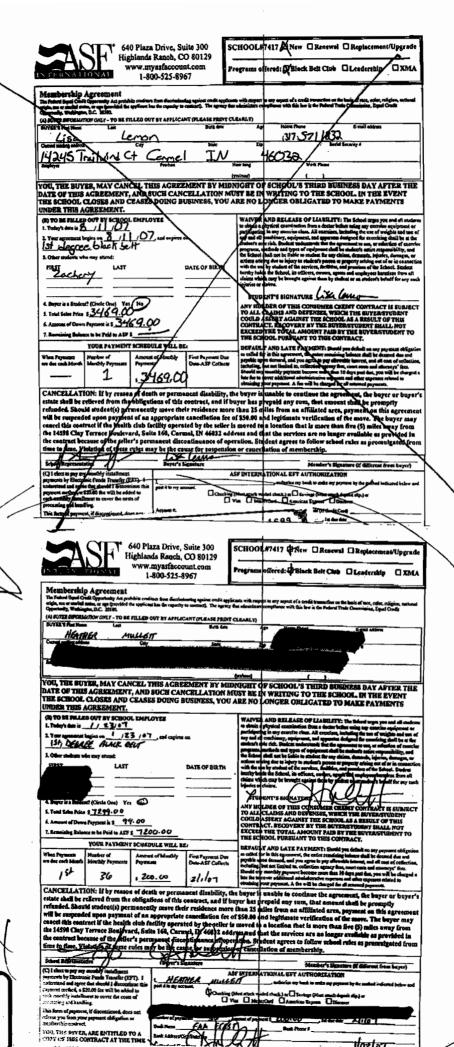
ANA HORDER OF THIS CONSTANT REPRESENTATION OF THE SCHOOL PURSUANT FOR THIS CONFRACT.

NCELEATHON: all by neason of death or permanent disability, the process unable to continue the agreement, the dust portion of a cestall he release to continue the agreement, the dust promote the survey of the contract and all he release properties and continue that amounts half he promote the survey of the unit of the promote the contract and all he contact and an all traced ance apayment on this segre the latest and appropriate cancellation to of the first and legitimates with a continue to the move all he busyers may celthis contractor the kealth cind (achty operate they the seller removed to a location) that is more than five (5) miles away from 14598 Cfay, hencace Boulevard, Smietbou (carmel #N-46032) address and that the services are motionger available as provided in contract pleasing of the seller's permanent discontinuity colloperation. Student agrees to follow school cules as promising a contract pleasing of the seller's permanent discontinuity colloperation. Student agrees to follow school cules as promising a contract pleasing of the seller and provided in the seller as promising a contract pleasing of the seller as promising a contract pleasing of the seller and the seller as promising a contract pleasing of the seller and the seller as promising a contract pleasing of the seller and the seller as provided in the seller and the seller as provided in the seller as pro

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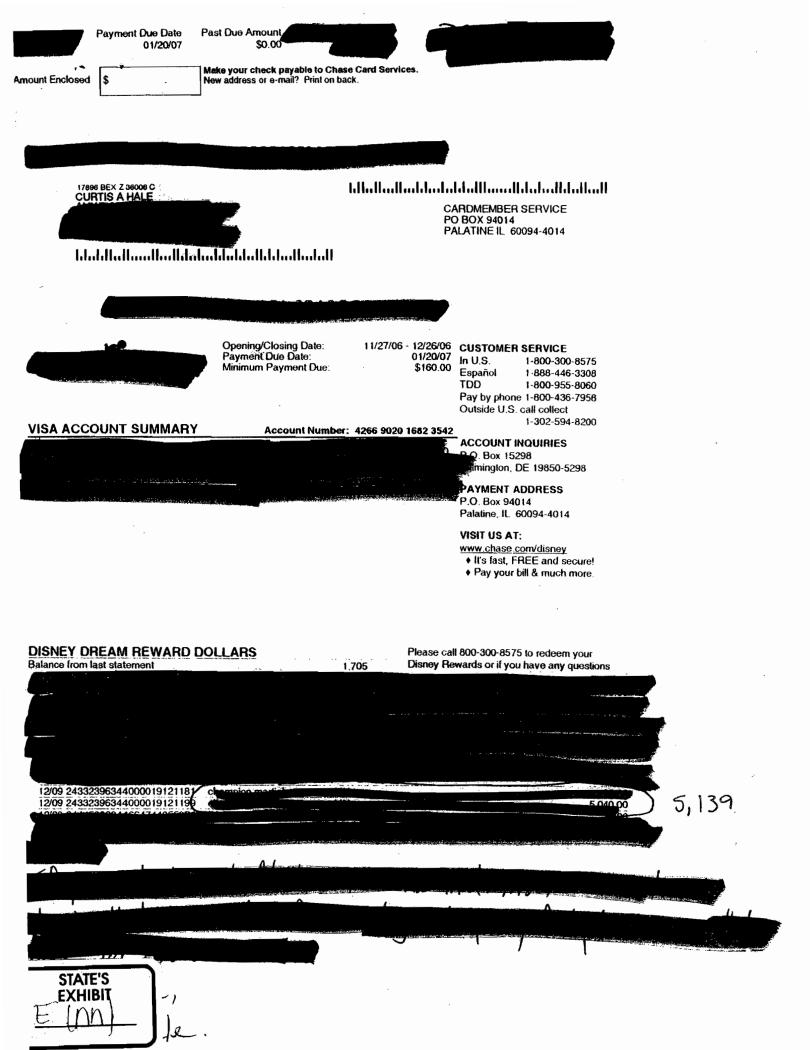
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1/12/27 8002-90-AON

LIBERTY EXP

STATE'S **EXHIBIT**





SCHOOL	#7417_ New	Renewal	Replacement	/Upgrade
Programs	offered: [] Blac	k Belt Club	☐ Leadership	

	Н Н	lighlands Ranch,	CO 80129		V		
		www.myasfacco		Programs	offered: Delack Belt Club	☐ Leadership	□ XMA
NTERNAT	TONAL	1-800-525-8	967		σ.		
origin, sex or merital str Opportunity, Washingto	dit Opportunity Act pro tatus, or age (provided ton, D.C. 20580.	the applicant has the capacity (to contract). The agency	y that administers	t to any aspect of a credit transaction on the compliance with this law is the Federal Tri	he basis of race, color, reli ade Commission, Equal C	igion, national redit
		E FILLED OUT BY APPLIC			15 - 20		
BUYER'S First Name		Cana	Birth date	Ā	ge Home Phone	E-mail address	
MAUR Current mailing address	INE	SCHFLLER_ City	State	z	O Carte	Il Security #	
mening societ		/	· Just	2	2001:		
Employer		Position		How long	Work Phone		
				(yts/mos)	()		
DATE OF THIS THE SCHOOL UNDER THIS A	S AGREEMEN CLOSES AND AGREEMENT.	IT, AND SUCH CAN CEASES DOING E	CELLATION I	MUST BE II U ARE NO I	F SCHOOL'S THIRD BUS N WRITING TO THE SCH LONGER OBLIGATED TO	OOL. IN THE E'D MAKE PAYME	VENT ENTS
(B) TO BE FILLE! 1. Today's date is				l to obtain a	AND RELEASE OF LIABILITY physical examination from a doctor be	fore using any exercise a	equipment or
			lon	participation and al	ng in any exercise class. All exercises, i machinery, equipment, and apparatus	including the use of weig designed for exemising	ghts and use of
PH DEGRE	E BLACK	20 ,08 and expires BELT - IST PE	esun	student's s	ble risk. Student understands that the as	greement to use, or select	tion of exemis-
3. Other students wi		. ,		programs, the School	methods and types of equipment shall t I shall not be fiable to student for any cl	be student's entire respon kims, demands, injuries	demages or
FIRST	LAST	٢	DATE OF BIRTH	actions an with the u	ing due to injury to student's person or se by student of the services, facilities, a	r property arising out of c and premises of the Scho	or in connection
	<u> </u>		:	hereby hol	ds the School, its officers, owners, ages ich may be brought against them by stu	nts and employees harmi	less form all
	—			injuries or	claims.	on on student's beh:	ar for any such
er and er Schille Laker er	10 (5)			 — Устип 	ENT'S SIGNATURE	77.	
4. Buyer is a Studen				ANY HO	LDER OF THIS CONSUMER CR	EDIT CONTRACT	S SUBJECT
5. Total Sales Price				COULD	CLAIMS AND DEFENSES, WHICH	CH THE BUYER/STI L AS A RESULT OF	UDENT
6. Amount of Down				CONTRA	ACT. RECOVERY BY THE BUYE	ER/STUDENT SHALL	LNOT
7. Remaining Balan				EXCEED	THE TOTAL AMOUNT PAID B HOOL PURSUANT TO THIS CO	Y THE RUVER/STU	DENT TO
	YOUR PAYME!	NT SCHEDULE WILL B	E:	DEFAUL	T AND LATE PAYMENT: Should	i vou default on any nave	nent obligation
When Payments are due each Month	Number of Monthly Payments	1	First Payment Due Date-ASF Collects	e payable up	or in this agreement, the entire remaining on demand, and you agree to pay allow but not limited to, collection agency for	ng balance shall be deem vable interest, and all cos es, court costs and allow	ed due and st of collection,
2/13/08	1	s 5859.00	tody	late fee to obtaining	y monthly payment become more than I cover additional administrative expense your payment. A fee will be charged for	10 days past due, you wi es and other expenses ret r all returned navments.	ill be charged a lated to
CANCELLATI	ON: If by reas	on of death or perm	anent disability,	the bover is	unable to continue the con-	namant that	or buver's
refunded. Shoul	ld student(s) o	ue obligations of this ermanently move the	contract, and it	Duyer has p	repaid any sum, that amous	nt shall be promp	tly
will be suspende	ed upon payme	ermanently move the ent of an appropriate	er residence mo e cancellation fe	e of \$50.00 a	piles from an affiliated area, and legitimate verification of	, payment on this	agreement
PRINCES CHIEF COMP.	T OCT IN THE RESIL	ui ciub iachity obers	RIEG DV THE SELIES	r is maved to	s a lacakan that is mare than	F 15\11	
THE TADES CITES	I trratt boule	VAPO. SUUP IMI. L'271	MBPL IN 461137 0/	diffrace and ti	hat the company over the	*1	¥
the colletact nec	cause of the sell	ver's permanent disc	CONTINUANCE OF O	peration. St	udent agrees to follow school lation of membership.	I rules as promul	gated from
- VI	Chambin of these	e rules may be the ca	use for suspensi	or cauce	nation of membership.		
School Representa			Signature			sature (if different from	m buyer)
(C) I elect to pay my payments by Electron	nic Funds Transfer	(EFT) I L MAUNI	THE A. SCH	asf intern ICLLER	ATIONAL EFT AUTHORIZATIO	N	
understand and agree payment method, a \$2	that should I disco	entinue this post it to my a	dcount.		. Authorize my bank to make my pay		aicd below and
each monthly installn	ment to cover the co	ists of	Li Checki	A Cunta tines Ac	ided check.) or D Savings (Must attach d erCard D Ametican Express D Dis	leposit slip.) or	•
processing and handl This form of paymen	-	loes not		Hat	Tunesten Express Li Dia	44	
release you from you	er payment obligation	on or Number of pay	ments 4	_, Amount of pay	ment \$_\$259.00 , 1st duc da	ate 2/13/09	
membership contract.	l.	Bank Name			Bank Phone #		
STATE'S	P T⊤	D TO A Bank Address/		<u>a</u>			
EXHIBI		Authorized Si	gnature			Date 2/13/08	
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640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129

8CHOO	L#7417 New	Renewal	☐ Replacement	/Upgrade
Program	offered: Blac	k Belt Club	☐ Leadership	□ XMA

	yasfaccount.com 00-525-8967	Programs	offered: Black Belt Club	☐ Leadership ☐ XMA
Membership Agreement The Federal Equal Credit Opportunity Act prohibits creditors origin, sex or marital status, or age (provided the applicant hopportunity, Washington, D.C. 20580. (A) BUYER INFORMATION ONLY—TO BE FILLED OUT.	as the capacity to contract). The agency T BY APPLICANT (PLEASE PRIN	y that administer	s compliance with this law is the Federal ?	rade Commission. Equal Credit
BUYER'S First Name Last	Birth date	-	Age Hume Phone	E-mail address
Veil Patel				<u></u>
Current mailing address City	State		Zip Soc	ial Security #
Employer	the second secon	How long	Work Phone	
		(yrs/mos)	()	
YOU, THE BUYER, MAY CANCEL TI	US AGREEMENT BY M	DNIGHT	OF SCHOOL'S THIRD BU	SINESS DAY AFTER THE
DATE OF THIS AGREEMENT, AND S	UCH CANCELLATION	MUST BE	IN WRITING TO THE SC	HOOL. IN THE EVENT
THE SCHOOL CLOSES AND CEASES	Doing Business, Yo	U ARE NO	LONGER OBLIGATED T	O MAKE PAYMENTS
UNDER THIS AGREEMENT.				
(B) TO BE FILLED OUT BY SCHOOL EMPLO	DYEE	WAJVI	ER AND RELEASE OF LIABILIT	Y: The School urges you and all students
1. Today's date is 07/19/07	-3	particips	i a physical examination from a doctor?	before using any exercise equipment or a sincluding the use of weights and use of
Your agreement begins on 07/19/07	_, and expires on	and and	all machinery, equipment, and apparen	is designed for exercising shall be at the
1st degree black belt FOR	EVERYONE LESTED BE	program	is methods and types of equipment shall	agreement to use, or selection of exercise I be student's entire responsibility, and
3. Other students who may attend:		the Scho	ad shall not be liable to student for any	claims, demands, injuries, damages, or
FIRST LAST	DATE OF BIRTH	with the	use by student of the services, facilities	or property arising out of or in connection
		hereby i	relies the Sebool, its officers, owners, as	rents and employees harmless from all
		clating v	which may be brought against them by a or claims.	tudent or ob student's behalf for any such
A CONTRACTOR OF THE PARTY OF TH	NEMBER	- バノ		11/11
4. Buyer is a Student? (Circle One) Yes No		/V \	UDENT'S SIGNATURE	Vist C
5. Total Sales Price S 3849.00		ARY H	IOLDER OF THIS CONSUMER (REDIT CONTRACT IS SUBJECT
		COUL	L CLAIMS AND DEFENSES, WI D ASSERT AGAINST THE SCHO	OL AS A RESULT OF THIS
6. Amount of Down Payment is \$	11000	CONT	RACT. RECOVERY BY THE BU	YER/STUDENT SHALL NOT
7. Remaining Balance to be Paid to ASP \$ 38	39900	THES	ED THE TOTAL AMOUNT PAID CHOOL PURSUANT TO THIS C	BY THE BUYER/STUDENT TO
YOUR PAYMENT SCHED	ULE WILL BE:	1		
	t of Monthis First Payment Di	. 65 CBIIC	o ope in this agreement, the entire remai	ild you default on any payment obligation ning balance shall be deemed due and
are due each Month Monthly Payments Paymen	is Carrena de la	payable	tipon demand, and you agree to pay all	owable interest, and all cost of collection
	21900 MA 10	A Spould	ig, but not limited to, collection agency any monthly payment become more tha	n 10 days nast this wan will be abarred a
<u>ک</u> :ا ا ا	849.007-19-0	// HILC 160	to cover additional administrative expe	MES and (When expenses related to
CANCELL ATION: If hy magan of de-	th or norman and disability	Alea I	ng your payment. A fee will be charged	ior an returned payments.
CANCELLATION: If by reason of dea estate shall be relieved from the obligat	ions of this contract and i	, ine duyer f haver be-	is unable to continue the ag	reement, the buyer or buyer's
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i will be suspended upon payment of an :	appropriate cancellation f	ee of 5 50.00	and legitimate verification	of the move The huran man
cancel this contract if the health club is	icibly operated by the selle	er is moved	to a location that is more th	an five (f) wiles some form
I the 14598 Clay Terrace Boulevard, Sm	te 160. Carmel. IN 46032 s	hae seethbu	that the conviges are no lon	gon ovelleble se sussitie at .
the contract became of the seller beri	manent discontinuance of (peration/S	Student agrees to follow sch	ol rules as promulgated from
time to time. Viglation of these fulls m	ay be the cause for suspen	Mon or can	cellation of membership.	
School Reprocedutive	Buyer's Signature		Manharit 61	
(C) I elect to pay my monthly installment	- Addition	ACE INTE		gnature (if different from buyer)
payments by Electronic Funds Thansfer (EFT). 1	1.	POL MIE	WATIONAL EFT AUTHORIZAT	
understand and agree that should I discontinue this payment method, a \$20.00 fee will be added to	post it to my account.			payment by the method indicated below and
each monthly installment to cover the costs of	LI Check	(Ing (Must stack	voided cheeks or Savings (Must attac	deposit stip.) or
processing and handling.	Account #;	V158 N	lasterCard Amorican Express	
This form of payment, if discontinued, does not release you from your payment obligation or	Number of payments	America		Card)
membership contract.	Bank Name	, Amount of p		date
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STATE'S THE TIME	Bank Address/City/State/Zip			-
EXHIBIT —	Authorized Signature		LIBERTY EXPRE	NOV-66-2008 17:32
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SCHOOL#7417 New	□ R wal	☐ Replacement	/Upgrade
Programs offered; Black	k Belt Club	□ Leadership	□ XMA

TERNATIONAL		nyasfaccou 300-525-89		Programs offere	d Black Belt Clu	ib □ Leadership □ X	MA
gin, sex or marital status, or age (proportunity, Washington, D.C. 20580	Act prohibits credito ovided the applicant :	has the capacity to	o contract). The agency	that administers complian	aspect of a credit transaction c	on the basis of race, color, religion, nati I Trade Commission, Equal Credit	ional
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rrent mailing address	City		State	Zip	So	ocial Security #	
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) TO BE FILLED OUT BY S	CHOOL EMPLO	OYEE		WAIVER AND	RELEASE OF LIABILIT	TY: The School urges you and all st	udent
Today's date is Och Och	108			to obtain a physica	al examination from a doctor	before using any exercise equipmen	t ar
Your agreement begins on C	20208	, and expires	on	any and all machin	nery, equipment, and apparan	es, including the use of weights and used to designed for exercising shall be as	t the
+ degree 5kck 50	ett			student's sole risk.	Student understands that the	e agreement to use, or selection of ex all be student's entire responsibility, a	arrico
Other students who may attend	l:		•	the School shall no	ot be liable to student for any	claims demands injuries damages	
IRST	LAST		DATE OF BIRTH	with the use by stu	ident of the services, facilities	or property arising out of or in connuss, and premises of the School. Studen	m# .
				I hereby holds the S	ichool, its officers, owners, a	gents and employees harmless from student or on student's behalf for any	-11
				injuries or claims.	or orought against them by a	nucent or on student's behalf for any	such
· · · · · · · · · · · · · · · · · · ·				- STUDENT'S	SIGNATURE	11+1 Sugar	antekini.
Buyer is a Student? (Circle On	e) Yes No	-		1 .		CREDIT CONTRACT IS SUBJ	ECT.
Total Sales Price \$ 3540				TO ALL CLAIN	MS AND DEFENSES, WI	HICH THE BUYER/STUDENT	EC I
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Remaining Balance to be Paid.				EXCEED THE	TOTAL AMOUNT PAID	BY THE BUYER/STUDENT T	o
	YMENT SCHED	THE WILL DI	······································	1	PURSUANT TO THIS C		
	Т		1	I ag called for to this) LATE PAYMENT: Shou	uld you default on any payment oblig ning balance shall be deemed due an	gation
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tate shall be relieved fro	reason or dear om the obligat	in or perma ions of this	contract, and if	tue ouyer is unat buver has prepaid	ie to continue the ag d any sum, that amo	reement, the buyer or buy	er's
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ii be suspended upon pa	ayment of an a	appropriate	cancellation fee	of \$50.00 and leg	gitimate verification o	of the move. The buver me	av
neel this contract if the	health club fa	cility opera	ted by the seller	is moved to a loc	ation that is more th	an five (5) miles away from	n
e 14598 Clay Terrace B	oulevard, Suit	ie 160, Carn nandit disc	nel, IN 46032 ac	dress and that the	e services are no long	ger available as provided i pol rules as promulgated fr	n
ne to time. Violation of	these rules ma	av be the car	use for suspensi	on or cancellation	agrees to ronow scho of membership.	ioi ruies as promuigated ii	'om
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l elect to pay my monthly inst		1	110		AL EFT AUTHORIZAT		
yments by Electronic Funds Tra derstand and agree that should be		post it to my acc	count.	,)	athorize my bank to make my p	payment by the method indicated below	and
yment method, a \$20.00 fee wil	l be added to		Checkin		ck.) or Savings (Must attact		
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STATE'S	gation or	Number of payr	ments	, Amount of payment \$	38 99,00 , let due	dete 2-3-08	
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640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129

SCHOOL	#7417 #TNew	Renewal	☐ Replacemen	t/Upgrade
Programs	offered: #Blac	k Belt Club	☐ Leadership	□ XMA

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LIBERTY EXPRESS

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Membership Agreement The Federal Equal Credit Opportunity Act prohibits creditors origin, sex or marital status, or age (provided the applicant to Opportunity, Washington, D.C. 20580.	as the capacity to	contract). The agenc	y that administers c	t to any aspect of a credit transaction on a compliance with this law is the Pederal Tr	he basis of race, color, rel ade Commission, Equal C	ligion, national redit
(A) BUYER INFORMATION ONLY - TO BE FILLED OU	T BY APPLICA			Garage Ob and	6	
BUYER'S First Name Last		Buth date	^	ge flome Phone	E-mail address	
REBECCA OSLE						
Current mailing address City		State	Zi	Socie	Tolograms of	
Employer	Position		How long	Wort Phine		
			(yra/mos)	()		
YOU, THE BUYER, MAY CANCEL TE DATE OF THIS AGREEMENT, AND S THE SCHOOL CLOSES AND CEASES UNDER THIS AGREEMENT.	UCH CAN	CELLATION	IDNIGHT O MUST BE I	N WRITING TO THE SCH	IOOL. IN THE	EVENT
(B) TO BE FILLED OUT BY SCHOOL EMPLO		on.	to obtain a participati	AND RELEASE OF LIABILITY physical examination from a doctor being in any exercise class. All exercises, machinery, equipment, and apparatus	efore using any exercise including the use of wei	equipment or ights and use of
2. Your agreement begins on 1 / 13 /9 8 15 / DE6/2/EE BLACIL BEG 3. Other students who may attend:	- 18t	PERSONS	student's programs, the School	ole risk. Student understands that the a methods and types of equipment shall shall not be liable to student for any c	greement to use, or select be student's entire responding, inima, demands, injuries	otion of exercise posibility, and s. damages, or
FIRST LAST		date of Birth	sctions ari with the us hereby hol	sing due to injury to student's person or se by student of the services, facilities, lits the School, its officers, owners, age	r property enising out of and premises of the Sch mis and employees harm	or in connection sool. Student pless from all
			claims whi	ich may be brought against them by stu- claims.	udeat or on student's beh	half for any such
4. Buyer is a Student? (Circle One) (S) No			1 /			
5. Total Sales Price \$ 5 356.80		İ	ANY RO	LOER OF THIS CONSUMER CI CLAIMS AND DEFENSES, WHI	REDIT GUNTRACT	IS SUBJECT
6. Amount of Down Payment is S 5356. S	ŝ		COULD	ASSERT AGAINST THE SCHOOL ACT. RECOVERY BY THE BUY	OL AS A RESULT O ER/STUDENT SHAI	F TRIS
7. Remaining Balance to be Paid to ASF \$			EXCEE	THE TOTAL AMOUNT PAID I HOOL PURSUANT TO THIS CO	SY THE BUYER/ST NTRACT.	UDENT TO
YOUR PAYMENT SCHED	ULE WILL B	Ė:	- 1	1		-1.4
	t of Monthly	First Payment Do	ue as called including.	or in this agreement, the entire remaining the definition of the second	ing balance shall be decr wable interest, and all co sees, court costs and attor	med due and ost of collection,
	356.80		Should an late fee to obtaining	y mouthly payment become more than cover additional administrative expension for will be charged for	. 10 days past due, you w ses and other expenses ri or all returned payments.	vili be charged a clated to
CANCELLATION: If by reason of dea	th or perm	nent disability	, the buyer i	unable to continue the agr	eement, the buve	r or buyer's
estate shall be relieved from the obligat	tions of this	contract, and i	if buver has r	prepaid any sum, that amou	of shall be promi	ntiv
refunded. Should student(s) permanent	lly move the	eir residence m	iore than 25 i	miles from an affiliated area	. vayment on thi	c toreement
will be suspended upon payment of an a	appropriate	concellation f	ee of \$50.00 s	and legitimate verification o	f the move. The I	haver mov
cancel this contract if the health club fa	ıcility onera	ited by the selle	er is moved to	d a location that is more the	m five (5) miles or	Way farm
the 14598 Clay Terrace Boulevard, Suit	ie 100, Cari	mer, LN 46032 :	address and t	mat the services are no long	er available as pa	ovided in
the contract because of the seller's peri	nancht alsc	doe for any	operauon. St No-∕	Harrier agrees to follow school	of rules as promu	igated from
dy tuese rules m	X	VX/44	LA I			
School Representative	Buyer's	Signature	77	Membaule Sta	nature (if different fr	om heurs
(C) I elect to pay my monthly installment			USFINTEDN	ATIONAL EFT AUTHORIZATION		-m wayer;
payments by Electronic Funds Transfer (EFT). 1	1,			authorize my bank to make my pa		cated halam 4
understand and agree that should I discontinue this payment method, a \$20.00 fee will be added to	post it to my ac	count.	king O.	1		Water Design
each monthly installment to cover the costs of		Li Chec	Ling (Must Brach v	oided check.) or Servings (Must attach	deposit slip.) or	
processing and handling.	Account #:	!		1 🔨 🖊		
This form of payment, if discontinued, does not		ments	, Amount of pay	Routing of Expiration Date (If Credit C		
release you from your payment obligation or	Bank Name	Petita	Amount of pay		date	
STATE'S TILED TO A		City/State/Zip	/	Bank Phone #		-
EXHIBIT AT THE TIME	Authorized Si	-		1	Date	



640 Plaza Drive, Suite 300 Highlands Ranch, GO 80129 www.myasfaccount.com 1-800-525-8967

SCHOO	DL#7417 🔯 New	Renewal	☐ Replacement	t/Upgrade
Progran	DL#7417 🔯 New	k Belt Club	□ Leadership	□ XMA

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The Federal Equal Credit Opportu	nity Act probibit Cocovided the st	creditors from discr rolicent has the cape	hminating against cress tity to contract). The 4	t applicants with respec	compliance with this law is the Federal Tr	he basis of race, color, religion, national ade Commission, Equal Credit
Opportunity, Washington, D.C. 20	Q 580.		i			
(A) BUYER INFORMATION ONL	y - to be fil	LED OUT BY APP	Licant (Please P	RINT CLEARLY)		
BUYER'S First Name	Last		Birth	date A	ge Home Phone	E-mail address
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Current mailing address		City	Siate	2	8661	h Security
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YOU, THE BUYER, M	IAY CANC	EL THIS AG	KEEMENI BY	MIDMIGET OF I	N WRITING TO THE SCE	SINESS DAY AFTER THE
DATE OF THIS AGRI	EEMEN1,	AND SUCH C	ANCELLA III	NOT ADE NO.	CONGER OBLIGATED TO	MARE DAVMENTS
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(B) TO BE FILLED OUT I	BYSCHOOL	EMPLOYEE	İ	to obtain	k AND RELEASE OF MABILITY	Y: The School urges you and all students efore using any exercise equipment or
1. Today's date is 64/6	مري ار			participat	ing in any exercise class. All exercises,	including the use of weights and use of
्र र⊘ः agreement begins on	04101	_/OS_, and ex	pires on			designed for exercising shall be at the igreement to use, or selection of exercise.
Styleger 6	lacks	elt	i	programs	methods and types of equipment shall	be student's entire responsibility, and
3. Other students who may a				the School	shall not be liable to student for any	lains, demands, injuries, damages, or
FIRST	LAST		DATE OF BU		ning one to injury to students person t ise by student of the services, [scilities,	or property arising out of or in connection and premises of the School Student
FIRST	LABI		DAIL OF BE	hereby h	olds the School, its officers, owners, ag	ents and employees harmless from all
	·		-	injuries o		udent or on student's behalf for any such
			-	`		, / ,/
			-	()	DENT'S SIGNATURE	
4. Buyer is a Student? (Circl	le One) Yes	(Mo.)		ANYH	OLDE R OF THI S CONSUMER C	REDIT CONTRACT IS SUBJECT
5. Total Sales Price \$ 2	3649.	,00		COUL	CLAIMS AND DEFENSES, WH ASSERT AGAINST THE SCHO	ICH THE BUYER/STUDENT OI. AS A RESULT OF THIS
6. Amount of Down Paymer	at is \$ <u> </u>	49.00)	CONTI	LACT, RECOVERY BY THE BUY	PER/STUDENT SHALL NOT
7. Remaining Balance to be				EXCE	THE TOTAL AMOUNT PAID	BY THE BUYER/STUDENT TO
					HOOL PURSUANT TO THIS CO	
YOU	RPAYMENT	SCHEDULE WI	LL BE:	DEFAU	LT AND LATE PAYMENT: Shou	ld you default on any payment obligation
When Payments Number		Amount of Mon		nt LAKE payable	for in this agreement, the entire remain woon demand, and you seree to pay allo	ing palance shall be deemed due and twable interest, and all cost of collection.
are due each Month Month	ly Payments	Payments	Date-ASF C	including	g but not limited to, collection agency	fees, court costs and attorneys' fees.
7		, 3600,	700 -	Should a	ny monthly payment become more that d cover additional administrative expen	1 10 days past due, you will be charged a
		\$ 5000		obtainin	gyour payment. A fee will be charged t	or all returned payments.
CANCELLATION: I	f by reason	of death or n	ermanent disah	ility, the buyer	is unable to continue the se	reement, the buyer or buyer's
estate shall be relieve	d from the	obligations of	this contract. a	nd if buver has	prepaid any sum, that amo	ant shall be promptly
						a, payment on this agreement
						of the move. The buyer may
						an five (5) miles away from
						ger available as provided in
						ol rules as promulgated from
time to time. Violatio	n of these r	uled thay be t	he cause for sus	pension or cane	ellation of membership.	
and the second		11-18			V-1-1-0	
School Representative			yer's Signature			gnature (if different from buyer)
(C) I elect to pay my month payments by Electronic Fun		, 	~	ASF INTER	NATIONAL EFT AUTHORIZAT	
understand and agree that sh			o my account.		authorize my bank to make my p	sayment by the method indicated below and
payment method, a \$20.00 f	fee will be add	ed to		Checking (Must ature)	coided check.) or Savings (Must ettacl	rdeposit slip.) or
each monthly installment to	cover the cost	30 E		☐ Visa ☐ M	InsterCard Chamerican Emptres [1]	Xiscover .
processing and handling. This form of payment, if dis	continued de-	Accoun	t #:		Routing # or Empiration Date (M. Credit	Card)
release you from your payment, it us			r of payments	Amount of p	yment S I st due	date
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MACCODES LLADERSHIP PARKAT (-) 640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129 www.myasfaccount.com 1-800-525-8967

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Membership Ag	portunito Act ambibite andita - C- 4:				
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A) BUYER INFORMATION	ONLY – TO BE TILLED OUT BY AR				and commission, educat execut
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QUESTE BUYER	MAY GANGELETHIS AC	REEMENT BY MI		HAMPS THAN	BUSINESS DAY AFTER THI
ATE OF THIS AG TE SCHOOL CEO DER THIS AGRI	SES AND CEASES DOIN	CANCELLATION N G BUSINESS, YOU	IUST BE IN WI ARE NO LONG	TING TO THE S SER OBLIGATED	BUSINESS DAY AFTER THI CHOOL. IN THE EVENT TO MAKE PAYMENTS
3) TO BE FILLED OUT	TBY SCHOOL EMPLOYEE		WAIVER AND	DELETER OF LARRY	
Today's date is 09 /					ITY: The School urges you and all studes or before using any exercise equipment or
Your agreement begins	on <u>09 1 30 1 0 7</u> , and exp <i>UASE</i> BEZT	pires on	any and all machin	icry commons and assessment	ses, including the use of weights and use of
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	EAST	DATE OF BIRTH	hereby holds the S	chool its officers ourses	es, and premises of the School. Student
ا المينيان والديانيون من مستحدة الأصواب الميناتين ، يدونوني من الميارات			claims which may injuries or claims.	be brought against them by	student or on student's behalf for any suc
and the same of the same of the same of the same of the same of the same of the same of the same of the same of				SIGNATURE	200
Blayer as a Student? (Circ	le One) Yes No		ANY HOLDER	OF THIS CONSUMED	CHEDIT CONTRACT IS SUBJECT
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640 Plaza Drive, Suite 300

SCHOOL#7417-	New Renewal	☐ Replacement/Upgrade	
Programs offered:	Black Belt Club	☐ Leadership ☐ XMA	

	Highlands Ranch, CO 80129	
NTERNATION	www.myasfaccount.com 1-800-525-8967	Programs offered ÆBlack Belt Club □ Leadership □ XMA
origin, sex or marital status, or age Opportunity, Washington, D.C. 20	nity. Act prohibits creditors from discriminating against cred (provided the applicant has the capacity to contract). The a	it applicants with respect to any aspect of a credit transaction on the basis of race, color, religion, national gency that administers compliance with this law is the Federal Trade Commission, Equal Credit
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	7 123 167 and expires on Prason	participating in any exercise class. All exercises, including the use of weights and use of any and all machinery, equipment, and apparatus designed for exercising shall be at the student's sole risk. Student understands that the agreement to use, or selection of exercise programs, methods and types of equipment shall be student's entire responsibility, and
). Other students who may att	end:	the School shall not be liable to student for any claims, demands, injuries, damages, or actions arising due to injury to student's person or property arising out of or in connecti-
FIRST	LAST DATE OF BE	TH with the use by student of the services, facilities, and premises of the School. Student hereby holds the School, its officers, owners, agents and employees harmless from all claims which may be brought against them by student or on student's behalf for any suc
		injuries of claims. Omore On Anna
Buyer is a Student (Girole	One) Res No	STUDENT'S SIGNATURE MAL (2)00 VF (2)
Total Sales Price 3 5/	<u> 31 - 00</u> 0	ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS CONTRACT, RECOVERY BY THE BUYER/STUDENT SHALL NOT EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.
hen Payments Mumber Monthly	2015年1月1日 - 1911年 - 1	DEFAULT AND LATE PAYMENT: Should you default on any payment obligation as called for in this agreement, the entire remaining balance shall be deemed due and payable upon demand, and you agree to pay allowable interest, and all cost of collection discluding, but not limited to collection agency fees, court costs and attorneys' fees. Should any monthly payment became more than 10 days past due, you will be charged late fee to cover additional administrative expenses and other expenses related to obtaining sourpayment of the will be charged for all returned payments.
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A electio paymy monthly ments by Electronic Funds	installment Transfer(6FI) 1 a ANOVE 11 Oc	ASE INTERNATIONAL RET AITHORIZATION SILENATION authorize my bank to make my payment by the method indicated below and
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SCHOOL#7417 (In Renewal	Replacement	/Upgrade
Programs offered: Black Belt Club	Leadership	□XMA

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. Today's date is _	81211	08			to obtain a phy	sical examination from	a doctor before using any exe	rcise equipment or		
Your agreement	begins on	81211 K BEL	08, and expire	es on	any and all ma student's sole r	participating in any exercise class. All exercises, including the use of weights and use o any and all machinery, equipment, and apparatus designed for exercising shall be at the student's sole risk. Student understands that the agreement to use, or selection of exercising programs, methods and types of equipment shall be student's entire responsibility, and				
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FIRST	. 1	LAST		DATE OF BIRTH	with the use by	student of the services	t's person or property arising of s, facilities, and premises of the	School Student		
					hereby holds the	ne School, its officers,	owners, agents and employees	harmless from all		
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. Total Sales Price					TO ALL CL	ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT				
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21	1	s _	3649.00	8/21/08	late fee to cove	nthly payment become ar additional administra	more than 10 days past due, you tive expenses and other expens charged for all returned payment	ou will be charged a		
ANCELLATI	ION: If by	reason of	death or pern	nanent disability			the agreement, the bu			
itate shall be r	elieved fro	m the ob	ligations of thi	s contract, and i	f buyer has prei	oaid any sum, th	at amount shall he nec	mntly		
efunded. Shou	ld student(s) perma	nently move th	ieir residence mo	ore than 25 mile	s from an affilia	ted area. navment on	this agreemen		
III be suspend	ed upon pa	yment of	an appropria	te cancellation fe	e of \$50.00 and	legitimate verifi	cation of the move 'Th	e huver may		
incel this cont	ract if the l	realth ch	ıb facility oper	ated by the selle	r is moved to a	location that is n	ore than five (5) mile	s away from		
ie 14598 Clay	Terrace Bo	gűlevard,	Suite 160, Cai	rmel, IN 46032 a	ddress and that	the services are	no longer available as	provided in		
ie contract be	cause of M	e seller's	permanent dis	continuance of q	peration. Stude	nt agrees to follo	w school rules as pro	nulgated fron		
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...aza Drive, Suite 300, Highlands Ranch, CO 80129 / 303 986 9563 / 800 528 8967 / Fax 303 989 6006 /



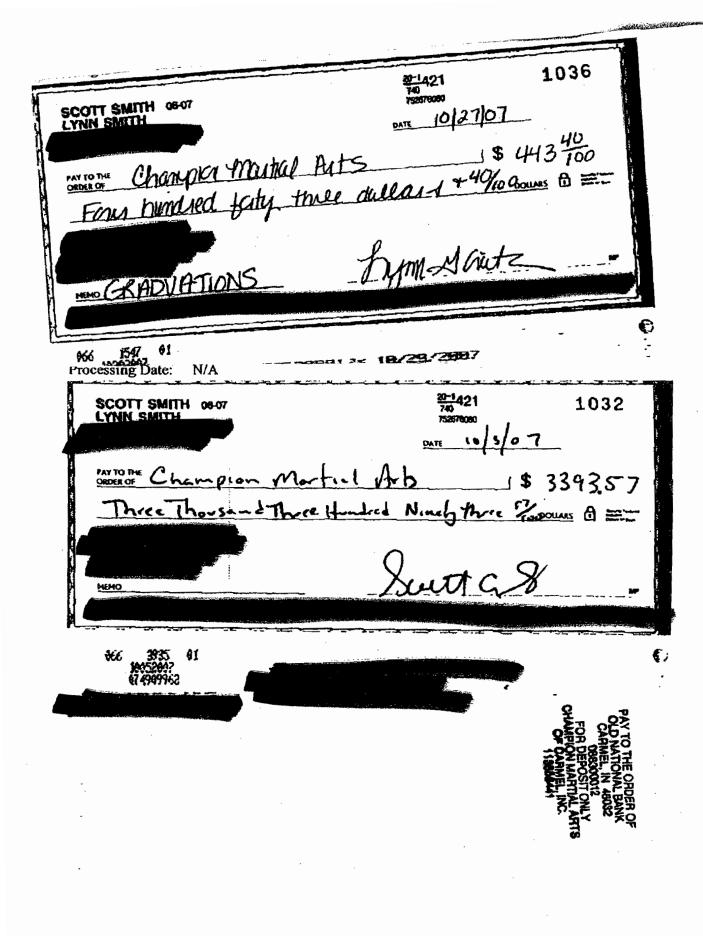
SCHOOL#7417 □ New	Renewal	Replacemen	t/Upgrade
Programs offered: 🗆 Black	k Belt Club	Leadership	□ XMA

		40 Plaza Duve, Sighlands Ranch, (SCHOOL#74	17 □ New □ Renew	wal Replacemen	at/Upgrade
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he Federal Equal Cro	latus, or age (provided ti	nibits creditors from discrimin ne applicant has the capacity t	usting against credit op; o contract). The agenc	nlicants with respect to an y that administers compli	y aspect of a credit transaction once with this law is the Federa	on the basis of race, color, re Il Trade Commission, Equal	digion, mational Credit
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urrent mailing addres	is ·	City	State .	Zip	So	ocial Security #	
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Today's date is Your agreement (<u>.</u>	L EMPLOYEE and expires	on	participating in a any and all mach student's sole rish programs, metho	RELEASE OF LIABILI' cal examination from a doctor my exercise class. All exercise inery, equipment, and apparat c. Student understands that the de and types of equipment sha	r before using any exercise ≤, including the use of well tus designed for exercising c agreement to use, or select all he condents again years	equipment or ghts and use of shall be at the ction of exercise
Other students w	LAST		DATE OF BIRTH	with the use by st	not be liable to student for any to to injury to student's person tudent of the services, facilitie School, its officers, owners, a y be brought against them by a	or property arising out of as, and premises of the Schoolsens and employees have	or in connection
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e due each Month	Monthly Payments	Payments \$	Date-ASF Collects	payable upon den including, but not Should any mont late fee to cover a obtaining your pa	nand, and you agree to pay all t limited to, collection agency by payment become more than diditional administrative expen syment. A fee will be charged	lowable interest, and all cor fees, court costs and attorn in 10 days past due, you wi ases and other expenses rel for all returned payments.	st of collection, acys' fees. ill be charged a lated to
itate shall be r :funded. Shou	elieved from the ld student(s) per	manently move the	contract, and if ir residence mo	the buyer is una buyer has prepa re than 25 miles	ble to continue the ag id any sum, that amo from an affiliated are gitimate verification	reement, the buyer out shall be promp	tly

cancel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from the 14598 Clay Terrace Boulevard, Suite 160, Carmel, IN 46032 address and that the services are no longer available as provided in the contract because of the seller's permanent discontinuance of operation. Student agrees to follow school rules as promulgated from time to time. Violation of these rules may be the cause for suspension or cancellation of membership.

• .	. "			
School Representative		Buyer's Signature	Member's Signature (if different from buyer)	
C) I elect to pay my monthly installment hayments by Electronic Funds Transfer (EFT). I understand and agree that should I discontinue this hayment method, a \$20.00 fee will be added to each monthly installment to cover the costs of mocessing and handling.		ASF INTERNATIONAL EFT AUTHORIZATION Iauthorize my bank to make my payment by the method indicated below and post it to my account. Checking (Must attach voided check.) or Savings (Must attach deposit slip.) or Savings (Must attach deposit slip.) or MasterCard Account #:		
This form of payment, if discontinued elease you from your payment obligation nembership contract.		Account #: Number of payments, Amount of pay Bank Name	Routing # or Expiration Date (If Credit Card) /ment \$	
STATE'S EXHIBIT	ED TO A THE TIME	Bank Address/Cay/State/Zip Authorized Signature	Date	

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STATE'S EXHIBIT

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SCHOOL#7417 New Programs offered Dack	☐ Renewal	Replacement	/Upgrade
Programs offered & Black	Belt Club	Leadership	□ XMA

NTERNATIONAL	1-800-525-896		Programs offered 25. Black Belt Club	□ Leadership □ XMA
Membership Agreemen The Federal Equal Credit Opportunity Act origin, sex or martial status, or age (provide Opportunity) Washington, D.C. 20580. (A) BUYER INFORMATION ONLY.	prohibits creditors from discriminants of the applicant has the capeaity to c	contract). The agency th	ants with respect to any aspect of a credit transaction on the same of the Pederal Transaction of the	no basis of race, color, religion, regional ade Commission, Equal Credit
BUYER'S Fest Name Last	^	Birth date	Age Home Phone	6-mail address
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DATE OF THIS AGREEME	NT, AND SUCH CANC ID CEASES DOING BU	CELLATION M	NIGHT OF SCHOOL'S THIRD BUS TUST BE IN WRITING TO THE SCH ARE NO LONGER OBLIGATED TO	OOL. IN THE EVENT
(B) TO BE FILLED OUT BY SCE 1. Today's date is 95/0976 2. Your agreement begins on 05 55 degree A est 5 be 3. Other students who may attend:	1001 EMPLOYEE 109 108, and expires o	n DATE OF BIRTH	WAIVER AND RELEASE OF LIABILITY to obtain a physical examination from a doctor be participating in any exercise class. All exercises, any and all machinery, equipment, and apparatus student's sole risk. Student understands that the apprograms, methods and types of equipment shall the School shall not be liable to student for any clasticos arising due to injury to student's person of with the use by student of the services, facilities, hereby holds the School, its officers, owners, age claims which may be brought against them by studing injuries or claims.	ifore using any exercise equipment or including the use of weights and use of designed for exercising shall be at the greement to use, or selection of exercise be student's entire responsibility, and laims, demands, injuries, demanges, or property arising out of or in connection and premises of the School. Student has gad employees harmless from all
4. Buyer is a Student? (Circle One) 5. Total Sales Price \$ \subset \subseteq \subseteq \subseteq \subseteq \frac{\subseteq \subseteq \subseteq \subseteq \subseteq \subseteq \frac{\subseteq \subseteq \subseteq \subseteq \subseteq \subseteq \frac{\subseteq \subseteq \subseteq \subseteq \subseteq \subseteq \subseteq \frac{\subseteq \subseteq \subs	.00 7 9. 60	:	ANY HOLDER OF THIS CONSUMER CITO ALL CLAIMS AND DEFENSES, WHICOULD ASSERT AGAINST THE SCHOOL CONTRACT. RECOVERY BY THE BUYENCEED THE TOTAL AMOUNT PAID FOR THE SCHOOL PURSUANT TO THIS CODEFAULT AND LATE PAYMENT: Should be the contract of t	ICH THE BUYER/STUDENT DL AS A RESULT OF THIS ER/STUDENT SHALL NOT BY THE BUYER/STUDENT TO NTRACT.
When Payments are due each Month Monthly Paym	Amount of Mouthly Passivents (s125.00	First Payment Due Dete-ASF Collects	including, but not limited to, collection agency for Should any monthly payment become more than	wable interest, and all cost of coltection, res, court costs and attorneys' fees. 10 days past due, you will be charged a
estate shall be relieved from refunded. Should students will be suspended upon pa cancel this contract if the h the 14598 Clay Terrace Bo the contract begause of the	n the obligations of this of this of permanently move the ment of an appropriate alth club facility operations and Carn seller Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister Tormanent disconsister disconsiste	contract, and if I ir residence mon cancellation fee ted by the seller nel, IN 46032 ad optinuance of on	the buyer is unable to continue the agr buyer has prepaid any sum, that amou re than 25 miles from an affiliated area of \$50.00 and legitimate verification o is moved to a location that is more that dress and that the services are no long cration. Student agrees to follow schools on or cancellation of membership.	nt shall be promptly , payment on this agreement f the move. The buyer may in five (5) miles away from er available as provided in
School Begresentative	Buyer's S	ignature	Member's Sig	nature (if different from buyer)
(C) I elect pay my monthly instal	ment 1	101	ASF INTERNATIONAL EFT AUTHORIZATION	
payments by Electronic Funds Fran understand and agree that should I de		- Paol		syment by the method indicated below and
payment method, a \$20.00 fee will	be added to		g (Must attach voided check.) or Savings (Must attach	1.7
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E(XX)	THE TIME Authorized Sin	mature	PIREKLA EYNKESS	81:21 800Z-90-AON



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SCHOOL#7417 □ New □ Renewal	Replacemen	t/Upgrade
Programs offered: ☐Black Belt Club	☐ Leadership	□ XMA

NTERNATI	ONAL	1-80	0-525-89	67				
origin, sex or merital statu Opportunity, Washington,	Opportunity Act pr is, or age (provided , D.C. 20580.	rchibits creditors the applicant has	the capacity to	contract). The agenc	y that administers con	o sny aspect of a opliance with thi	credit transaction on the bas is law is the Federal Trade Co	is of race, color, religion, national munission, Equal Credit
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Current mailing address		City		State	Zip		30CH 30CU	my #
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(B) TO BE FILLED	OUT BY SCHO	OL EMPLOY	/ee		WAIVER A	ND RELEAS	SE OF LIABILITY: The	School urges you and all students
(B) TO BE FILLED (1. Today's date is 2. Your agreement beg		8 11-108 7867 - 1	, and expires (on 50 ~	participating any and all m student's sole programs, me the School sh	in any exercise achinery, equip risk. Student u thods and type all not be liable	class. All exercises, includi pment, and apparatus design inderstands that the agreeme s of equipment shall be stude to student for any claims,	sing any exercise equipment or ing the use of weights and use of sed for exercising shall be at the ant to use, or selection of exercise tent's entire responsibility, and demands, injuries, damages, or
FIRST	LAS	т		DATE OF BIRTH	with the use t	ry student of th	e services, facilities, and pr	orty erising out of or in connection emises of the School. Student
FIRST LAST DATE OF BIRTH				hereby holds	the School, its may be brough	officers, owners, agents and	i employees harmless from all r on student's behalf for any such	
The second secon	<u> </u>		,		- STUDR	NT'S SIGNA	TURE \ MAN	1 HAM-
4. Buyer is a Student? 5. Total Sales Price \$	7799.00	,	-		TO ALL C	STUDENT'S SIGNATURE MAN HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYERSTUDENT COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS		
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understand and agree th	hat should I disc	ontinue this	post it to my ac			— enmousie w	y cent to make my payment t	by the method indicated below and
payment method, a \$20		added to		Check			Savings (Must attach deposit	
each monthly installment processing and handling		costs of	_		Visa Master	Card Amer	rican Express Discover	
•	_	does not						
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		4	Bank Name			Bank	Phone #	
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L IVV	/ z	Drive, Suite 3	00, Highland	Rench, CO 80129	/ 303 986 9563 /	800 525 8967	/ Fax 303 980 8006 / w	ww.myasfaccount.com

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IER COMPLAINT FORM

Office of the Indiana Attorney General

o prevent delay, please he sure to complete both sides of this form in full. Please print clearly or type, DO NOT include your soci l	ı
icourity Number on this form or in any accompanying documents.	

1. YOUR INFORMATION	2. WHO IS YOUR COMPLAINT AGAINST?
□Mr. □Mto. □Miss □Me. □Dr.	Name/Firm Champer Martin At 15
Name Mike + Liz Staton	at clay Terrace
Address	Address SM Carpel.
City State	
Zip County	City Carnet State In 2
Age 018-24 025-34 035-44 245-54 055-64 066+	ZIP County
Phone Day	Phone ()
Evaning	Person you dealt with Jonathan Stowe & Chris
E-mail	Person you dealt with South 17
3. WHEN DID TRANSACTION/INCIDENT OCCUR?	Date Time AMD PMD
4. WHERE DID THE TRANSACTION/INCIDENT YOU ARE COMPLAIN!	NG ABOUT TAKE PLACET (Check box when applicable)
At the firm's place of business	☐By Mail
My home	□ By Internet/e-mail
Away from the firm's place of business (work, convention, etc.)	☐ By telephone
5. WHAT WAS THE VERY FIRST CONTACT BETWEEN YOU AND THE	FIRM?
☐ I telephoned the firm	☐ I went to the firm's place of business
I responded to a TV/radio ad	I received a telephone call from the firm
☐ A person came to my home	I responded to an offer on the Internet
I received information by e-mail I received information in the mail	Cili responded to a printed advertisement
6. DO YOU CONSENT TO DISCLOSING THE FOLLOWING TO THE PUB	7. WHAT WAS THE TRANSACTION FOR?
The righter and status of your complaint and the name of the firm?	
	Yes No 2 My family/household
	Yes 🔯 No 🗎 My tarm
8. HOW DID YOU PAY?	
□Cash □Credit Card □Medicaid	Private insurance
Check Installment Loan Medicare	Other
9. DID YOU SIGN ANY WRITTEN AGREEMENT? IF YES, PLEASE ATT.	ACH A COPY OF THE AGREEMENT. Yes ONO
For Office Use Only: lad Prac	OA: Inv. Sec File #
For Unice use Only: Ind Prac	NJ
11 104	
STATE'S	
EXHIBIT	

PAGE 03

10. HAVE YOU COMPLAMED TO THE BUSINESS? (Check box when applicable)	X Yes	□No	
When? Several times, left Action taken?			
Messages, Received I coll back from Another	5+0		
11. WITH WHAT OTHER AGENCY HAVE YOU FILED THIS COMPLAINT?			
When? Artion taken?			
1R. HAVE YOU CONTACTED A PRIVATE ATTURNEY?	Yes	ANO	
18. HAVE YOU STARTED A COURT ACTION? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS.	☐ Yes	XINO	
14. HAVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS.	☐ Yes	OMO .	
15. DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS, IF ANY. S		STATE OF THE STATE	
18. PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL (ATTACH ADDITIONAL PAGES IF NEGRESHAY)			
Pigase affect a copy of all papers involved (order blank, warranty, credit card receipt and elatement, involce, confront of Wilton egreement, check, correspondence and all other related documents), Piesse print clearly or type, DO NOT INCLUDE YOUR AGONT CONTROLLED.	eqvertiseme		
My with + I Signed my son up wh	4 0	40:5	(Lotherholl)
lat Chronoion Martial Arts a latel received			TO HOSTING
to get a break it was sign up. THE	**	11/1/2	
Janathan Stowe, his Brother Sca	1.4.00	100.	
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3 yes of Cassions (Black Balt proprom)	up	Franc	
16 our son Finished early to	Pino	MA	Sect.
program At 2 US- grantlen we calle	July	2 454	Alan S
the Refund Troothy or Frott would no	1-12	change of	2//
17. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED? OF MEY BANK			~~/5
18. CONSENT AND VERIFICATION			
I affirm, under the peneities for perjury, that the foregoing representations, and those in all attachments, are true.			
provided in this complaint form is based upon my personal knowledge. I consent to the release of any information Protection Division relating to this complaint, i understand that I should not include my Social Security Number in a			
submitted to the Consumer Protection Division. If I do provide my Social Security Number, I expressly consent to the			
Social Security Number in accordance with Indiana Code § 4-1-10-5(2).			
Mike Statan 12-8-08			
Your Signature Date			

WHAT WILL HAPPEN NOW? WHAT ELSE SHOULD YOU DO?

The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a itemsed professional to the public unless this office lites a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filling this complaint, you may want to consider contacting a private attorney or your local small claims court.

MAIL COMPLETED FORMS TO:

Attorney General Steve Carter
Consumer Protection Division
Government Center South, 5" floor
302 West Washington Street
Indianapolis, IN 46204
PH: 317-232-6380 • FAX: 317-233-4393
www.indianaConsumer.com



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SCHOOL#7417 □ New	☐ Renewal	/Upgrade
Programs offered: ☐ Black	Belt Club	1

NTERNAT	FONAL	1-800-525-89		Programs offe	red: 🗆 Black Be	lt Club 🗆 Leadership	□хма	
origin, sex or marital sta Opportunity, Washingto	t Opportunity Act prohit tus, or age (provided the n, D.C. 20580.	applicant has the capacity to	contract). The agenc	that administers comp	ny aspect of a credit tran liance with this law is the	saction on the basis of race, color, re Federal Trade Commission, Equal	eligion, national Credit	
1 1 1 1 1 1	Last	LEED OUT BY APPLICA	NT (PLEASE PRIN Birth date	Age	Home Phone	E-mail address		
BUYER'S First Name	Last		Off the Care	Våc	, Florite Findic	E-man address		
Current mailing address	:	City	State	Zip	()	Social Security #		
Employer		Position		How long (yrs/mos)	Work	Phone		
DATE OF THIS THE SCHOOL (UNDER THIS A	AGREEMENT, CLOSES AND C	AND SUCH CANGEASES DOING BI	CELLATION	MUST BE IN W U ARE NO LON WAIVER AN	RITING TO THE SECOND SE	RD BUSINESS DAY AF HE SCHOOL. IN THE I TED TO MAKE PAYM ABILITY: The School urges you	EVENT ENTS	
1. Today's date is	// negins on/	, and expires o	on DATE OF BIRTH	to obtain a phys participating in any and all mac student's sole of programs, met the School shal actions arising	ical examination from any exercise class. All thinery; equipment, and sk. Student understand ods and types of equip t not be liable to student due to injury to student	a doctor before using any exercise exercises, including the use of we upparatus designed for exercising s that the agreement to use, or sele ment shall be student's entire respo it for any claims, demands, injurie 's person or property arising out of facilities, and premises of the Sot	equipment or ights and use of shall be at the ction of exercise onsibility, and s, damages, or	
				hereby holds the claims which no injuries or claim	e School, its officers, o ay be brought against t	wners, agents and employees harn them by student or on student's bel	nless from all	
4. Buyer is a Studen	t? (Cîrcle One) Yes	No		4		····	IC CUBIECT	
4. Buyer is a Student? (Circle One) Yes No 5. Total Sales Price \$ 6. Amount of Down Payment is \$ 7. Remaining Balance to be Paid to ASF \$				TO ALL CLA COULD ASS CONTRACT EXCEED TH	ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS CONTRACT, RECOVERY BY THE BUYER/STUDENT SHALL NOT EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.			
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School Represents	iffve	Buyer's S	ignature		Men	iber's Signature (if different fr	om buyer)	
payments by Electronic Funds Transfer (EFT). 1 understand and agree that should I discontinue this payment method, a \$20.00 fee will be added to				کی کی تحر ing (Must attach voided		make my payment by the method ind Must attach deposit slip.) or	icated below and	
	nt, if discontinued, do ur payment obligation t.	or Number of pays Bank Name	Ext A	, Amount of payment	\$ 1560.60 Bank Phone # _	, Ist due date 17/7761		
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640 Plaza Drive, Suite 300 Highlands Ranch, CO 80129	SCHOOL#7417 New Renewal Replacement/Upgrade
	Programs offered: Black Belt Club Leadership XMA

Lembership e Federal Equal Crec gin, sex or marital at portunity, Washingt	dit Opportunity Act latus, or age (provide	prohibits credito	rs from discriminas the capacity !	nating against credit applicate to contract). The agency that	nts with respect to an at administers compli	y aspect of a credit transactance with this law is the Fe	tion on the basis of race, color, religion, national sderal Trade Commission, Equal Credit
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- 15 1 gi ele	Bent Br	y F			programs, metho	ds and types of equipmen	it shall be student's entire responsibility, and
Other students w	ho may attend:				actions arising di	not be trable to student to ue to injury to student's o	r any claims, demands, injuries, damages, or erson or property arising out of or in connection
IRST #	LA	sr ·		DATE OF BIRTH	with the use by s	tudent of the services, fac	rilities, and premises of the School. Student
	<u> </u>						ers, agents and employees harmless from all n by student or on student's behalf for any such
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Junear is a Studen	nt? (Circle One)	Vec No	٧,				No 1
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n Payments	Number of		of Monthly	First Payment Due	payable upon der	mand, and you agree to p	ernacting balance scall be decrited due and by allowable interest, and all cost of collection.
lue each Month	Monthly Payme	nts Paymen	its 1	Date-ASF Collects	including, but no	st limited to, collection ag	ency fees, court costs and attorneys' fees.
- 1h	,		n: 63	9/2./07	Should any mont	thly payment become mo	re than 10 days past due, you will be charged a expenses and other expenses related to
30	/	\$ 61	78 50	1 7 6.767	obtaining your p	syment. A fee will be cha	rged for all returned payments.
NCELLAT	ION. If hy res	eson of Ales	th or nerm	enent disability th	e huver le une	hie to continue th	e agreement, the buyer or buyer's
ite shall be i	relieved from	the diligat	ions of this	enatract, and if he	iver has nrens	id any sum that o	e agreement, the buyer of buyer s amount shall be promptly
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contract be	oguse of the s	eller's pern	panent disc	ontinuance of oper	ration. Studen	t agrees to follow	school rules as promulgated from
e to time.				use for suspension			
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ool Represent			Buyer's	Signature	7 1	Member	's Signature (if different from buyer)
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SCHOOL#7417	Renewal	Replacemen	t/Upgrade
SCHOOL#7417 © New Programs offered: Black	k Belt Club	Leadership	□ XMA

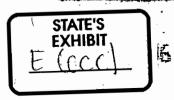
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igin, sex or marital state opertunity, Washington	us, or age (provide i, D.C. 20580.	ed the applicant hi	is the capacity to	contract). The agency the	at administers compl	liance with this law is the F	ederal Trade Commission, Equal	Credit
i) <i>BUYER INFORMAT</i> UYER'S First Name	ION ONLY - TO	BE FILLED OU	BY APPLICA	NT (PLEASE PRINT C Birth date	Age	Home Phone	E-mail address	
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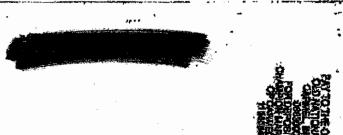
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Page 1 of 1

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Page 1 of 1







Highlands / 'nch, CO 80129

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	Programs offered: Blac	k Belt Club	Leadership	□ XMA

STERNAT		-	0-525-896		Programs offer	ed: 121 Black Be	elt Club Ll Leadership	LJXMA
rigin, sex or marital stat reportunity, Washington	Opportunity Act probi us, or age (provided the n, D.C. 20580.	applicant a	The capacity to o	ontract). The agency	that administers complia	aspect of a credit training with this law is th	nsaction on the basis of race, color, rel e Federal Trade Commission, Equal C	igion, national redit
A) BUYER INFORMAT	TON ONLY TO BE F	ILLED OUT	BY APPLICAN					
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urrent mailing address	POUR	City		State	Zip		Social Security #	
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	OUT BY SCHOO	EMPLO	VRE.	1	WAIVER AND	RELEASE OF L	ABILITY: The School urges you	and all students
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	gins on 08 10	•	7 and expires of				exercises, including the use of weig apparatus designed for exercising	
_		_		1	student's sole risk	. Student understand	s that the agreement to use, or select	tion of exercise
CAEK DE	ZT - REF	SIACK S	BELL ABLE	II '			ment shall be student's entire respon it for any claims, demands, injuries,	
Other students who	o may attend: BE	ORE 3	5 mas	KHIENED	actions arising du	e to injury to student	's person or property arising out of o	or in connection
otal Sales Price	? (Circle one)		CAC	DATE OF BIRTH 2-6-200 30-19-199 12-19-1992	7 hereby holds the claims which may injuries or claims STUDENT' ANY HOLDER TO ALL CLAI COULD ASSE	School, its officers, of the brought against of the Science of the	, facilities, and premises of the Schooners, agents and employees harmle them by student or on student's behavior of the School	ess from all ilf for any such S SUBJECT UDEN'T
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m of payment, if discontinued, does not you from your payment obligation or

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TOA E TIME

Bank Name

Number of payments 36

Bank Address/City/State/Zip Authorized Signature

Bank Phone #

, Amount of payment \$ 200.00



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SCHOOL#7417 ONew	□ Renewai	Replacemen	t/Upgradë
Programs offered: [2] Black	k Belt Club	☐ Leadership	□ XMA

INTERNATIONAL 1-	800-525-8967	
		
Membership Agreement The Folent Edual Credit Opportunity Act problets credit	oss from discriminating against credit appli	licants with respect to any aspect of a credit transaction on the basis of race, color, religion. national
pright, see to marital status, or ago (provided the applican Opportunity; Washington, D.C. 20580.	thus the capacity to contract). The agency	that administers compliance with this law is the Federal Trade Commission, Equal Credit
Opportunity: Washington, D.C. 2000. (A) BUYER INFORMATION ONLY - TO BE FILLED (OUT BY APPLICANT (PLEASE PRINT	CLEARLY)
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	·	(yre/mos)
MANUFACTURE REPORT CANCEL T	HIS AGREEMENT BY MI	DNIGHT OF SCHOOL'S THIRD BUSINESS DAY AFTER THE
DATE OF THIS AGREEMENT, AND	SUCH CANCELLATION M	MUST BE IN WRITING TO THE SCHOOL. IN THE EVENT
THE SCHOOL CLOSES AND CEASE	s doing business, you	J ARE NO LONGER OBLIGATED TO MAKE PAYMENTS
inderthis agreement.		
(B) TO BE FILLED OUT BY SCHOOL EMPI	OYEE .	WAIVER AND RELEASE OF LIABILITY: The School urges you and all students to obtain a physical examination from a doctor before using any exercise equipment or
	7 7 d!	participating in any exercise class. All exercises, including the use of weights and the of- ony and all machinery, equipment, and apparatus designed for exercising shall be of the
2: Your representative on 7 1/5 17	, min expires on	student's sole siek. Student understands that the agreement to use, or selection of exercise .
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3: Other students who may strend:	D4th on seem.	actions trising due to injury to student's powers or projectly arising out of or in commercial, with the use by student of the services, fieldildes, and promises of the School. Student
120.	DATE OF BIRTH	harring holds the School, in officers, owners, against and employees harmless from all
		chaints which may be brought against them by student or on student's behalf for any such injuries or claims.
The state of the s		- 13/ March 11/4 / 14 / 14 / 14 / 14 / 14 / 14 / 1
4. Buyer is a Student? (Circle Que) Yes No		STUDENT'S SIGNATURE WWW CONTRACT IS SUBJECT.
5. Total Sales Price \$ 5/48.00		ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT. TO ALL CLAIMS AND DEMENSES, WHICH THE BUYER/STUDENT
6. Anioms of Down Psyment is \$ 5148	, • ৩	COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THE CONTRACT, RECOVERY BY THE BUYERSTUDENT SHALL NOT
7. Remaining Balance to be Paid to ASF \$)	EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO
	mbia Adrias a ma	THE SCHOOL PURSUANT TO THIS CONTRACT.
YOUR PAYMENT SCHE		DEFAULT AND LATE PAYMENT: Should you default on any payment obligation: as called for in this agreement, the entire remaining belonce shall be deemed due and
When Payments Number of Amount we due cach Month Monthly Payments Paym	ents First Payment Due	psyable upon demand, and you agree to pay allowable interest, and all cost of collection.
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her a state of the same and the	eth on ===== 1 11 11 1111	obtaining your payment. A fee will be charged for all returned payments.
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will be suspended upon payment of an	apprepriate cancellation fee	e of \$50.00 and legitimate verification of the move. The buyer may
cancel this contract if the health club	facility operated by the seller	r is moved to a location that is more than five (5) miles away from
		ddress and that the services are no longer available as provided in
the contract because of the seller's per time to time. Violation of these rules of		peration. Student agrees to follow school rules as promulgated from
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School Representative	Buyer's Signature	Member's Signature (If different from buyer)
(C) Lelect to pay my ajouthly installment	SULLBY AMPER	ASF INTERNATIONAL EFT AUTHORIZATION
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SCHOOL#7417 PNew	☐ Renewal	Replacemen	t/Upgrade
Programs offered Black	k Belt Club	☐ Leadership	

INTERNAT	TONAL		sfaccount.com	Programs offered: Black Belt Club Leadership XMA		
origin, sex or merital st Opportunity, Washington	dit Opportunity Act p natus, or ago (provide on, D.C. 20580,	rohibits creditors from It the applicant has the	m discriminating against credit appeared to contract). The agency APPLICANT (PLEASE PRIN'	elicants with respect to any aspect of a credit transaction on the basis of race, color, religion, national y that administers compliance with this law is the Federal Trade Commission, Equal Credit		
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(B) TO BE FILLE 1. Today's date is 2. Your agreement to the state of	DOUTBY SCHO	OOL EMPLOYED 7 3 07 an	d expines on	WAIVER AND RELEASE OF LIABILITY: The School urges you and all students to obtain a physical examination from a doctor before using any exercise equipment or participating in any exercise class. All exercises, including the use of weights and use of any and all machinery, equipment, and apparatus designed for exercising shall be at the student's sole risk. Student understands that the agreement to use, or solection of exercise programs, methods and types of equipment shall be student's entire responsibility, and the School shall not be liable to student for any claims, demands, injuries, damages, or		
3. Other students wi	ho may attend:				7	
FIRST	LAS	<u>T</u> (QATE OF BIRTH	with the use by student of the services, facilities, and premises of the School. Student bereby holds the School, its officers, owners, agents and employees harmless from all	6	
			< }	claims which may be brought against them by student or on student's behalf for any such	8	
	فيرورسه ويحملها المتاريخ أفارته أحسارا مستاد فالمتاري			injuries or claims.	PACEAGE	
		<u> </u>		STUDENT'S SIGNATURE WINK K. UMACO		
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6. Amount of Down 7. Remaining Balan		49.00 SF\$ 4500.0	w	CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.	N	
	YOUR PAYME	NT SCHEDULE	WILL BE:	DEFAULT AND LATE PAYMENT: Should you default on any payment obligation	Ÿ.	
When Payments are due each Month	Number of Monthly Paymer	Amount of Mayments	First Payment Du Date-ASF Collect	as called for in this agreement, the entire remaining balance shall be deemed due and payable upon dermod, and you agree to pay afformable interest, and all cost of collection, including, but not limited to, collection agency fees, court costs and attorneys' fees. Should any monthly payment become more than 10 days past due, you will be charged a	がなり	
10th	36	s 125.	00 Holes	ate fee to cover additional administrative expenses and other expenses related to obtaining your payment. A fee will be charged for all returned payments.	3	
estate shall be r refunded. Shou will be suspend cancel this cont the 14598 Clay the contract be	CANCELLATION: If by reason of death or permanent disability, the boyer is unable to continue the agreement, the boyer or buyer's estate shall be relieved from the obligations of this contract, and if buyer has prepaid any sum, that amount shall be promptly refunded. Should student(s) permanently move their residence more than 25 miles from an affiliated area, payment on this agreement will be suspended upon payment of an appropriate cancellation fee of \$50,00 and legitimate verification of the move. The buyer may cancel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from the 14598 Clay Terrace Boulevard, Suite 160, Carmel, IN 46032 address and that the services are no longer available as provided in the contract because of the seller's permanent discontinuance of operation. Student agrees to follow school rules as promulgated from time to time. Violation of these rules may be the cause for suspension or cancellation of membership.					
School Represents	ntive)	×	Buyer's Signature	Member's Signature (if different from buyer)		
(C) I elect to pay my				ASF INTERNATIONAL EFT AUTHORIZATION		
payments by Electro	onic Funds Transfe	r (EFT). I I,_	AMY R. BARKEI	, authorize my bank to make my payment by the method indicated below and		
understand and agre- payment method, a !			t it to my account.	ing (Must attack vaided check.) or Devings (Must attach deposit ship.) or		
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STA		Va	harfzed Signature MM K	Date [13] [800-210		
	CC)	9918-478-7	312	Jan 15 09 07:06p Eric Barker, RPh, BCPP		

EXHIBIT F NOBLESVILLE CONTRACTS



CONSUMER COMPLAINFORM

Office of the Indiana Attorney General

OCT 2 2 2008

OCT 0.8 2008

08-CP-604/2

To prevent delay, please be sure to complete both sides of this form in any accompanying documents con	Tull. Riesse print clearly of part. Bonsumer Photection
1. YOUR INFORMATION	2. WHO IS YOUR COMPLAINT AGAINST?
☑Mr. □Mrs. □Miss □Ms. □Dr. Name Bukowski, David R	Name/Firm Champions Martial Arts
Address State Stat	Address 14598 Clay Terrace Boulevard
ZIP 46060 County Hamilton	City Carmel State IN
Age 🗆 18-24 🗆 25-34 🗵 35-44 🗆 45-54 🗆 55-64 🗀 65+	ZIP 46032 County Hamilton
Phone () Day	Phone (317) 844-0400
Evening	E-mail
E-mail E-mail	Person you dealt with David Conn/Jonathan Stowe
3. WHEN DID TRANSACTION/INCIDENT OCCUR?	Date 23 July 2008 Time AM PM
3 4. WHERE DID THE TRANSACTION/INCIDENT YOU ARE COMPLAINI	NG ABOUT TAKE PLACE? (Check box when applicable)
★At the firm's place of business	☐ By Mail ☐ By Internet/e-mail ☐ By telephone
5. WHAT WAS THE VERY FIRST CONTACT BETWEEN YOU AND THE	FIRM?
☐ I telephoned the firm ☐ I responded to a TV/radio ad ☐ A person came to my home ☐ I received information by e-mail ☐ I received information in the mail	☑I went to the firm's place of business ☐I received a telephone call from the firm ☐I responded to an offer on the Internet ☐I responded to a printed advertisement ☐ Other
6. DO YOU CONSENT TO DISCLOSING THE FOLLOWING TO THE PUB	BLIC? 7. WHAT WAS THE TRANSACTION FOR?
Your name?	Yes □No □My business Yes □No □My family/household □My farm
8. HOW DID YOU PAY?	
☐ Cash ☐ Credit Card ☐ Medicaid ☐ Check ☐ Installment Loan ☐ Medicare	□ Private Insurance □ Other
9. DID YOU SIGN ANY WRITTEN AGREEMENT? IF YES, PLEASE ATT	ACH A COPY OF THE AGREEMENT. ☐ Yes ☒ No
STATE'S Prac	OA: Inv. Sec File #

Action taken? They deny any responsibility and even knowledge of the Noblesville location and owner. WITH WHAT OTHER AGENCY HAVE YOU FILED THIS COMPLAINT? B.B.B. Noblesville Police, Noblesville Chamber of Corringon Internal Control of the Police of Corringon Action taken? None Action taken? None Action taken? None Page 2016 Action taken? None Ball Action taken? None Page 2016 Action taken? None Ball Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Ball Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 2016 Action taken? None Page 201	10. HAVE YOU COMPLAINED TO THE BUSINESS? (Check box when applicable)	₩ Yes	□No
Action taken? None ARIVE YOU CONTACTED A PRIVATE ATTORNEY? Yes Ne ARIVE YOU STARTED A COURT ACTION? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS. Yes No ARIVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS. Yes No ARIVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS. Yes No DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS, IF ANY. S PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL (ATTACH ADDITIONAL PAGES IF NECESSARY) Beade attach a copy of all papers involved (order blank, warranty, credit card receipt and distement, invoice of the complete of the complete or written agreement, advertisement, each, correspondence and all other related designedis). Please print clearly or type, Do NOT NCLIDE, TOU SCOURT NUMBER. Noticed for Knatch Lossons at the Noblesylles school location and began cleases on 17 Sep. 2008. Within two weeks the school closed and riman school writch is towned by the same person (Carmiel, IN location). An element of the enrollment agreement was a 30 trial period with the school despite the proof. Moreover, Jonathan Stowe (the owner) is not receiving any calls. The Carmiel school isolated that may wise and three children cause the Carmiel school for instruction. this is unacceptable. Champion Madial Adea and instruction of the carmiel school for instruction. this is unacceptable. Champion Madial Adea and instruction of the carmiel school for instruction. this is unacceptable. Champion Madial Adea and instruction of the period our enrollment deals/programs. 7. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED? 7. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED? 7. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED? 8. CONSENT AND VERIFICATION 8. CONSENT AND VERIFICATION 8. CONSENT AND VERIFICATION 8. CONSENT AND VERIFICATION 8. CONSENT AND VERIFICATION 8. CONSENT AND VERIFICATION 8. CONSENT AND VERIFICATION 9. And The school of the proof of the proof of the proof of the proof of the proof of the proof of the proof of the p	When? 1 Oct 2008, 6 Oct 2008 Action taken? They deny any responsibility and Noblesville location and owner.	even knowl	edge of the
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The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a licensed professional to the public unless this office files a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filing this complaint, you may want to consider contacting a private attorney or your local small claims court.

Attorney General Steve Carter
Consumer Protection Division
Government Center South, 5th floor
302 West Washington Street
Indianapolis, IN 46204
PH: 317-232-6330 • FAX: 317-233-4393
www.IndianaConsumer.com

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(C) I elect to pay my monthly	installment		V	ASF INTER	ATIONAL E	FT AUTHORIZA	TION	rom buyer)
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ERNATIONAL	www.myasfaccount.com	Programs offered: Bla	ck Belt Club Leade	rship XMA
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CONSUMER COMPLAINTEFORM

Office of the Indiana Attorney General

NOV 1 0 2008;

To prevent delay, please be sure to complete **both sides** of this form in full. Please print clearly or type **the sure of the security Number** on this form or in any accompanying documents.

1. YOUR INFORMATION	2. WHO IS YOUR COMPLAINT AGAINST?
□Mr. ☑Mrs. □Miss □Ms. □Dr.	Name/Firm Champion Martial Arts
Name Breeden, Wendy H	P
Address	Address 9625 E 150 St
City State	
ZIP County Hamilton	City Noblesville State IN
Age □18-24 □25-34 ⊠35-44 □45-54 □55-64 □65+	ZIP 46060 County Hamilton
Phone Day	Phone () 776-4495
Evening	E-mail
E-mail	Person you dealt with David Conn
3. WHEN DID TRANSACTION/INCIDENT OCCUR?	Date July 8, 2008 Time AM□ PM□
4. WHERE DID THE TRANSACTION/INCIDENT YOU ARE COMPLAINING	IG ABOUT TAKE PLACE? (Check box when applicable)
☑ At the firm's place of business	☐ By Mail
☐ My home ☐ Away from the firm's place of business (work, convention, etc.)	☐ By Internet/e-mail ☐ By telephone
Other	□ oy telephone
5. WHAT WAS THE VERY FIRST CONTACT BETWEEN YOU AND THE I	IRM?
☐ I telephoned the firm ☐ I responded to a TV/radio ad ☐ A person came to my home ☐ I received information by e-mail ☐ I received information in the mail	 ☑ I went to the firm's place of business ☐ I received a telephone call from the firm ☐ I responded to an offer on the Internet ☐ I responded to a printed advertisement ☐ Other
6. DO YOU CONSENT TO DISCLOSING THE FOLLOWING TO THE PUB	IC? 7. WHAT WAS THE TRANSACTION FOR?
	es
8. HOW DID YOU PAY?	
☐Cash ☐Credit Card ☐Medicaid	□Private Insurance
☐ Check ☐ Installment Loan ☐ Medicare	□ 0ther
9. DID YOU SIGN ANY WRITTEN AGREEMENT? IF YES, PLEASE ATTA	ACH A COPY OF THE AGREEMENT. ☐ Yes ☒ No
For Office Use Only: And Prac	OA: Onv. Sec File #
STATE'S EXHIBIT	NJ -CP-

	•				
10. HAVE YOU COMPLAINED TO THE BUSINESS? (Check box w	hen applicab	le)			□No
When? #	ction taken?	No ret	urn calls		
11. WITH WHAT OTHER AGENCY HAVE YOU FILED THIS COMPL	AINT? none	9			
When? A	ction taken?	none			<u> </u>
12. HAVE YOU CONTACTED A PRIVATE ATTORNEY?				Yes	⊠No
13. HAVE YOU STARTED A COURT ACTION? IF YES, PLEASE ATTAC	H A COPY OF	ALL CO	URT PAPERS.	Yes	⊠No
14. HAVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEASE ATT	ACH A COPY (F ALL	COURT PAPERS.	□Yes	⊠No
15. DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS, IF ANY. \$_					
16. PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL (ATTACH A	DDITIONAL F	PAGES	IF NECESSARY)		
Please attach a copy of all papers involved (order blank, warranty, credit card rec	eipt and stateme	nt, invoi	contract or written agreemen	t, advertiser	at-one collect
check, correspondence and all other related documents). Please print clearly or t Signed up for martial arts for the family in July with the expections of				memborskir	bag Tul
waranty, family to achieve a black belt in martial arts. A couple of m belts for family.	onths later joir	ited the	leadership program to cov	er all includ	ing graduatio
Basically, we showed up for the normal class in October and a sign v	was posted on	the do	or by the building manager	station the	office is-
closed. No phone calls received by Champion Martial Arts of the sta Information. We called the Carmel police who said they could not do				y would no	give us any
issue in addition to other suits. Now the Carmel office is closed and				ery hard to f	ind.
We are disappointed in the instructor as my three children finally begoed paid \$5,859 and the leadership program was an additional \$3,000 (a		and tru	st him over the course of the	e training.	We initially
		-			·
AT HOW WOULD YOU LIVE YOUR COMPLAINT DECOMPTS					
17. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED? We would like a refund back on the monies paid.					
vye would like a retuild back on the monies paid.					
18. CONSENT AND VERIFICATION					
	-4-4	<u> </u>		T 1	2
I affirm, under the penalties for perjury, that the foregoing represe provided in this complaint form is based upon my personal knowledge.			•		
Protection Division relating to this complaint. I understand that I sl					
submitted to the Consumer Protection Division. If I do provide my					
Social Security Number in accordance with Indiana Code § 4-1-10		,			i i
Your Signature	Date			i	
WHAT WILL HAPPEN NOW? WHAT ELSE SHOULD YOU DO?		7	MAIL COMPLETED FOR	MS TO:	,

The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a licensed professional to the public unless this office files a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filing this complaint, you may want to consider contacting a private attorney or your local small claims court.

Attorney General Steve Carter
Consumer Protection Division
Government Center South, 5th floor
302 West Washington Street
Indianapolis, IN 46204
PH: 317-232-6330 • FAX: 317-233-4393
www.IndianaConsumer.com

Copy	OKCO	640 Plaza Driv	Showing.		A 4 339 New Renewa		
NTERNAT	TONAL	Highlands Ranch, www.myasfacco	CO 80129 ount.com	Programs offered:	Black Belt Club	☐ Leadership	□XMA
origin, sex or marital ste Opportunity, Washingto	lit Opportunity Act pr atus, or age (provided nn, D.C. 20580.	rohibits creditors from discriming the applicant has the capacity	to contract). The agency t	ants with respect to any aspec hat administers compliance w	t of a credit transaction on the ith this law is the Federal Trad	basis of race, color, religi	on, national
BUYER'S First Name		-	Birth date		()	E-mail address	
Current mailing address	S	City	State	Zip	Socia	I Security #	
imployer		Position		How long (yrs/mos)	Work Phone		
ATE OF THIS	AGREEMEN CLOSES ANI	ANCEL THIS AGRI NT, AND SUCH CAI D CEASES DOING C.	NCELLATION N	IUST BE IN WRIT	ING TO THE SCH	OOL. IN THE EV	VENT
. Today's date is	1 17 1 0	· -	:	to obtain a physical c	LEASE OF LIABILITY tamination from a doctor be tercise class. All exercises,	fore using any exercise including the use of wei	equipment or
	Brack by	<u>17/08</u> , and expin	es on	student's sole risk. St	, equipment, and apparatus dent understands that the a	preement to use or select	tion of eversis
. Other students wi			i	the School shall not b	d types of equipment shall e liable to student for any cl	aims demands injuries	damages or
FIRST	LAS	Т	DATE OF BIRTH	with the use by stude	injury to student's person or at of the services, facilities,	and premises of the Sch	an Student
			<u> </u>	claims which may be	ol, its officers, owners, ages brought against them by stu	nts and employees harm dent of on student's beh	less from all all for any suc
			-	injuries or claims.	$-\Lambda$:	// /	1
Buyer is a Studen Total Sales Price Amount of Down Remaining Ralan	\$ 4549 Payment is \$	Xes No 4 69 SF \$ 4500 62	The state of the s	COULD ASSERT A CONTRACT, REC EXCEED THE TO	THIS CONSUMER CR AND DEFENSES, WHIC AGAINST THE SCHOO OVERY BY THE BUYE TAL AMOUNT PAID B RSUANT TO THIS CON	CH THE BUYER/STO L AS A RESULT OF R/STUDENT SHALI Y THE BUYER/STO	UDENT THIS LNOT
1/7	YOUR PAYME	NT SCHEDULE WILL I	BE:	DEFAULT AND L	ATE PAYMENT: Should	you default on any nava	nant oblimatio
hen Payments e due each Month	Number of Monthly Paymen	s 125 "	First Payment Due Date-ASF Collects	payable upon demand including, but not lim Should any monthly p late fee to cover addit obtaining your payme	recenent, the enture remains, and you agree to pay allow ited to, collection agency fer ayment become more than i onal administrative expense at. A fee will be charged for	ng balance shall be deem able interest, and all coses, court costs and attorn 0 days past due, you will and other expenses reliant returned payments.	ed due and it of collection leys' fees. Il be charged a lated to
state shall be refunded. Shoul vill be suspende ancel this contine 9625 East 15 exause of the some. Violation	d student(s) ped upon paymract if the hea 50 th Street, No eller's perman of these rules	son of death or perm he obligations of this ermanently move th ent of an appropriat lth club facility oper blesville, Indiana 46 ent discontinuance may be the cause for	s contract, and if their residence more cancellation fee ated by the seller of operation. Study suspension or cancel at the suspension or canc	buyer has prepaid a e than 25 miles fron of \$50.00 and legiti is moved to a locati hat the services are lent agrees to Töllow	ny sum, that amoun a an affiliated area, mate verification of on that is more than no longer available school rules as pro- rship.	t shall be prompt payment on this a the move. The bu five (5) miles awa as provided in the nulgated from tin	ly agreement yer may ay from e contract ne to
School Representa			Signature	W241 10		ture (if different from	n buyer)
c) I elect to pay my syments by Electron iderstand and agree syment method, a \$ ch monthly installa-	nic Funds Transfer that should I disc 20.00 fee will be a nent to cover the c	ontinue this post it to my a	Checking	(Must attach voided check.)	EFT AUTHORIZATION ize my bank to make my paytin or Savings (Must attach dep American Express Disc	ent by the method indicates	d below and
ocessing and handl is form of paymen	_	does not			y 2100		
ler	ATE'S	n or Number of pay Bank Name	yments 36			3:18:11	
DI EX	HIBIT) TO A Bank Address	/City/State/Zip	*	ank Phone #		
01	(e)	E TIME Authorized Si	1/1 - 1 - 1	more to	niva D	ate 1 17 68	



CONSUMER COMPLAINFECTORM

Office of the Indiana Attorney General

OCT 1 4 2008

To prevent delay, please be sure to complete **both sides** of this form in full. Please print clearly or type **100** FOT include your **Social**NA **Security Number** on this form or in any accompanying documents.

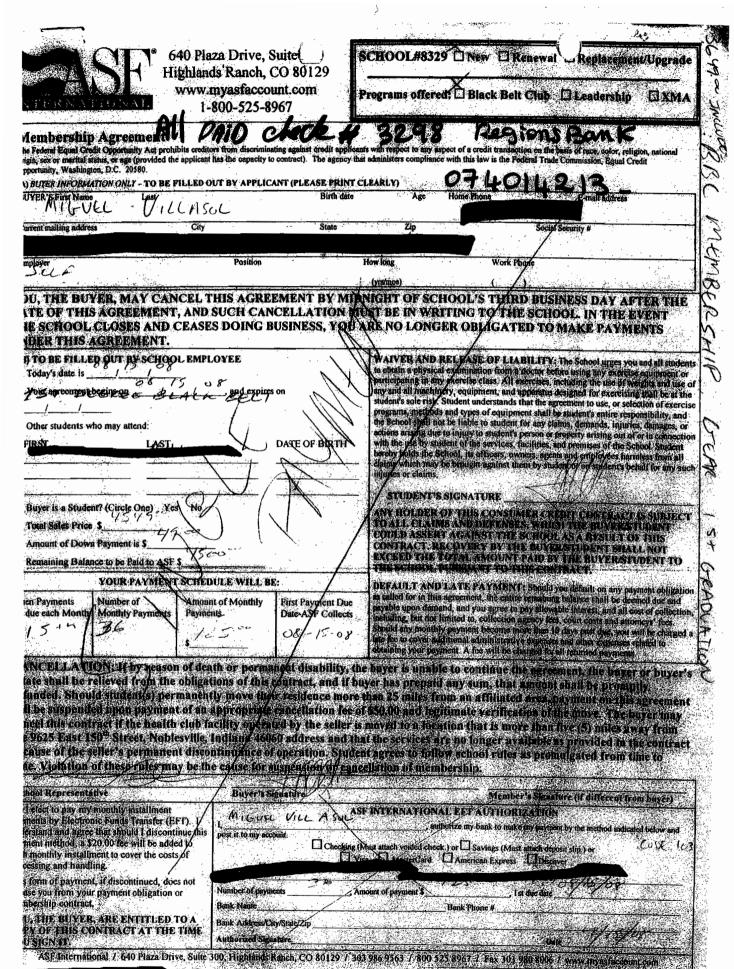
1. YOUR INFORMATION	2. WHO IS YOUR COMPLAINT AGAINST?
☐Mr. ☐Mrs. ☐Miss ☑Ms. ☐Dr. Name Gagnon, Laura C	Name/Firm Champion Martial Arts/Jonathon Stowe Industries
Address 10593 Sienna Dr	Address 9625 E 150th St
City State ***	
ZIP County	City Noblesville State IN
Age □18-24 □25-34 図35-44 □45-54 □55-64 □65+	ZIP County 46060
Phone Day	Phone (317) 773-4495
Evening	E-mail
E-mail	Person you dealt with David Conn
3. WHEN DID TRANSACTION/INCIDENT OCCUR?	Date 2/08 Time AM PM
4. WHERE DID THE TRANSACTION/INCIDENT YOU ARE COMPLA	AINING ABOUT TAKE PLACE? (Check box when applicable)
★ At the firm's place of business ★ My home ★ Away from the firm's place of business (work, convention, etc.) ★ Other	□By Mail □By Internet/e-mail) □By telephone
5. WHAT WAS THE VERY FIRST CONTACT BETWEEN YOU AND I	
☐ I telephoned the firm ☐ I responded to a TV/radio ad ☐ A person came to my home ☐ I received information by e-mail ☐ I received information in the mail	☐ I went to the firm's place of business ☐ I received a telephone call from the firm ☐ I responded to an offer on the Internet ☑ I responded to a printed advertisement ☐ Other
6. DO YOU CONSENT TO DISCLOSING THE FOLLOWING TO THE	PUBLIC? 7. WHAT WAS THE TRANSACTION FOR?
The nature and status of your complaint and the name of the firm? Your name? Your phone number?	⊠ Yes □ No □ My business ⊠ Yes □ No □ My family/household □ My farm
8. HOW DID YOU PAY?	
⊠ Cash □ Credit Card □ Medicaio □ Check □ Installment Loan □ Medicaio	
9. DID YOU SIGN ANY WRITTEN AGREEMENT? IF YES, PLEASE	ATTACH A COPY OF THE AGREEMENT. Yes No
For Office Use Only	OA: Inv. Sec File #
STATE'S Prac PL MO NL	
EXHIBIT	bri l

10. HAVE YOU COMPLAINED TO THE BUSINESS? (Check b	ox when applicab	le)		⊠ Yes	□No
When? Tues September 23rd, 2008			tion taken by business		
11. WITH WHAT OTHER AGENCY HAVE YOU FILED THIS CO	MPLAINT? Buil	ding	owner		
When?	Action taken?	Name	and information taken		
12. HAVE YOU CONTACTED A PRIVATE ATTORNEY?				Yes	⊠No
13. HAVE YOU STARTED A COURT ACTION? IF YES, PLEASE	ATTACH A COPY OF	ALL C	OURT PAPERS.	Yes	⊠No
14. HAVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEAS	E ATTACH A COPY	OF ALL	COURT PAPERS.	Yes	⊠No
15. DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS, IF AN	Y. \$				· ·
16. PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL (ATT	ACH ADDITIONAL	PAGES	IF NECESSARY)		
Champion Martial Arts, under the ownership of Jonathon Stow contract 1 had signed for my son. The contract stated that my seither private lessons or classes and be able to reach level of jate of the original payment would be refunded. Total cost of the program to cover all belt testing. At the end of the 2 years he we equipment. When arriving for private lesson scheduled on 9/24 the doors wowner, or the other Champion Martial Arts facilities in Carmel of Jonathon Stowe has not been able to be reached at the phone been closed down without notice as well as his fitness business.	son would take kara unior black belt. At e 2 year contract wa would have a lifelong were closed and a n or Zionsville.	te lesson the end is \$3,6 per member office per and it has been sentenced by the sentenced	of the 24 months if the blace of the 24 months if the blace of the 24 months if the blace of the contact the owner, as been said that his Zionst	up to 4 times ck belt was 50.00 paid for	s a week with obtained the par the belt
17. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED I am in talks with other Champion Martial Arts members in regulations to complete contract.		action	lawsuit. I would like a full re	fund of the	\$4,000.00 fc
18. CONSENT AND VERIFICATION					
I affirm, under the penalties for perjury, that the foregoing reprovided in this complaint form is based upon my personal in Protection Division relating to this complaint. I understand the submitted to the Consumer Protection Division. If I do provide Social Security Number in accordance with Indiana Code § 4	knowledge. I conse nat I should not incl le my Social Securil	nt to th ude my	e release of any information Social Security Number in	n to the Con any informa	sumer ation
WHAT WILL HAPPEN NOW? WHAT ELSE SHOULD YOU DO?			MAIL COMPLETED FOR	WO TO	·
	-	+	MAIL COMPLETED FOR		
The Consumer Protection Division will send a copy of your comp	plaint to the		Attorney Gener	al Steve Ca	arter

The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a licensed professional to the public unless this office files a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filling this complaint, you may want to consider contacting a private attorney or your local small claims court.

Attorney General Steve Carter Consumer Protection Division Government Center South, 5th floor 302 West Washington Street Indianapolis, IN 46204 PH: 317-232-6330 • FAX: 317-233-4393

www.IndianaConsumer.com



STATE'S EXHIBIT

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fithe same level

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640 Plaza Drive pite 300 Highlands Ranch, 0 80129

SCHOOL#8329	Renewal	│ □ Replacemen	t/Upgrade
Programs offered: D Blac	k Belt Club	☐ Leadership	□ xmÆ

	yasfaccount.com 00-525-8967	Programs offered: Black Belt Club Leadership XMA					
embership Agreement Federal Equal Credit Opportunity Act prohibits creditors in, sex or marital status, or age (provided the applicant has orderinity. Washington, D.C. 20580.	from discriminating against credit appl s the capacity to contract). The agency	plicants with respect to any aspect of a credit transaction on the basis of race, color, religion, national coy that administers compliance with this law is the Federal Trade Commission, Equal Credit					
BUYER INFORMATION ONLY - TO BE FILLED OUT	T BY APPLICANT (PLEASE PRIN	NT CLEARLY)					
YER'S First Name Last	Birth dat	late Age Home Phone E-mail address					
ROBERT & HAMILTON		Zin / Social Security #					
rent mailing address City	State	Zip Social Scolinty#					
Janes .	Position b	How long Work Phone					
ployer , , ,		∨ (yrs/mos)					
DER THIS AGREEMENT. TO BE FILLED OUT BY SCHOOL EMPLO Today's date is / / Z 8 / 9 Your agreement begins on / 8 Other students who may attend: IRST LAST Buyer is a Student? (Circle One) Yes No Total Sales Price \$ 3 / 9 / 3 / 9	DYEE	hereby holds the School, its officers, owners, agents and employees harmless from all claims which may be brought against their by student or on student's behalf for any such injuries or claims. STUDENT'S SIGNATURE ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS					
Amount of Down Payment is \$ 49.66 Remaining Balance to be Paid to ASF \$ 3.6	.00,04	CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.					
YOUR PAYMENT SCHED		DEFAULT AND LATE PAYMENT: Should you default on any payment obligation					
en Payments due each Month Monthly Rayments Amount Payment 3 6 \$_/C	t of Monthly hits First Payment D Date-ASF Colle	Due as called for in this agreement, the entire remaining balance shall be deemed due and payable upon demand, and you agree to pay allowable interest, and all cost of collection, including, but not limited to, collection agency fees, court costs and attorneys' fees. Should any monthly payment become more than 10 days past due, you will be charged a late fee to cover additional administrative expenses and other expenses related to obtaining your payment. A fee will be charged for all returned payments.					
NCELLATION: If by reason of death or permanent disability, the buyer is unable to continue the agreement, the buyer or buyer's ate shall be relieved from the obligations of this contract, and if buyer has prepaid any sum, that amount shall be promptly lunded. Should student(s) permanently move their residence more than 25 miles from an affiliated area, payment on this agreement if be suspended upon payment of an appropriate cancellation fee of \$50.00 and legitimate verification of the move. The buyer may neel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from 9625 East 150th Street, Noblesville, Indiana 46060 address and that the services are no longer available as provided in the contract cause of the seller's permanent discontinuance of operation. Student agrees to follow school rules as promulgated from time to see. Violation of these rules may be the cause for suspension or cancellation of membership.							
hool Representative	Buyer's Signature	Member's Signature (if different from buyer)					
I elect to pay my monthly installment ments by Electronic Funds Transfer (EFT). I lerstand and agree that should I discontinue this ment method, a \$20.00 fee will be added to h monthly installment to cover the costs of cessing and handling.	1, 15 15 16 7 E. replaced post it to my account.	ASF INTERNATIONAL EFF AUTHORIZATION authorize my bank to make my payment by the method indicated below and becking (Must attach voided check.) or Savings (Must attach deposit slip.) or Visa MasterCard American Express Discover					
s form of payment, if discontinued, does not	Number of payments 3 5-	, Amount of payment \$ 3600 , 1st due date					
ase you from your payment obligation or	Number of payments >	Amount of payment \$ 52500 , 1st due date					
STATE'S LED TO A THE TIME	Bank Address/City/State/Zip Authorized Signature	Date 0//28/08					
ra Drive Suite	300 Highlands Ranch, CO 8012	29 / 303 986 9563 / 800 525 8967 / Fax 303 980 8006 / www.myasfaccount.com					

SCHOOL#8329	New Renewal	Replacemen	t/Upgrade
Programs offered	Black Belt Club	☐ Leadership	□XMA

ERNAI	1 () () 1 () 1		1-800-525-89	0/					
mbership Agreement ederal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants with respect to any aspect of a credit transaction on the basis of race, color, religion, national, sex or manital status, or age (provided the applicant has the capacity to contract). The agency that administers compliance with this law is the Federal Trade Commission, Equal Credit runity, Washington, D.C. 20580. UYER INFORMATION ONLY - TO BE FILLED OUT BY APPLICANT (PLEASE PRINT CLEARLY)									
UYER INFORMATER'S First Name		TO BE FILL	ED OUT BY APPLICA	NT (PLEASE PRINT) Birth date	Age	Home Phope		E-mail address	
NANE		LEWIS			.,				
ent mailing address			City	State	Zip	7	Social-o		
									. •
loyer	•		Position	4	(yrshoos)		work Phone		
J, THE BUYER, MAY CANCEL THIS AGREEMENT BY MIDNIGHT OF SCHOOL'S THIRD BUSINESS DAY AFTER THE SE OF THIS AGREEMENT, AND SUCH CANCELLATION MUST BE IN WRITING TO THE SCHOOL. IN THE EVENT ESCHOOL CLOSES AND CEASES DOING BUSINESS, YOU ARE NO LONGER OBLIGATED TO MAKE PAYMENTS DER THIS AGREEMENT.									
TO BE FILLED	0.0UT BY	SCHOOL E	MPLOYEE /OF and expires	on M	to obtain a phys participating in any and all mac students sole ris	ical examination any exercise clas hinery, equipmen sk. Student under	from a doctor before S. All exercises, including and apparatus destands that the agree	The School urges you and ore using any exercise equiculating the use of weight esigned for exercising shape earment to use, or selection student's entire respons	uipment or its and use of iall be at the on of exercise
)ther students where RST	no may atter	LAST		DATE OF BIRTH	the School shall actions arising o with the use by bereby holds the	not be liable to so lue to injury to sto student of the ser e School, its offic ay be brought ago	tudent for any clais udent's person or pr rvices, facilities, an ers, owners, agents	ms, demands, injuries, d roperty arising out of or id premises of the School s and employees harmles ent or on student's behall	amages, or in connection of Student iss from all
	· · · · · · · · · · · · · · · · · · ·			X	STUDENT	rs signatur	KE JOANL	Leurs	<i></i>
Buyer is a Studen Fotal Sales Price Amount of Down Remaining Balan	\$ 454 Payment is	1900	No VS ap		TO ALL CLA COULD ASSI CONTRACT. EXCEED TH	AIMS AND DEI ERT AGAINST RECOVERY E TOTAL AM	FENSES, WHICI THE SCHOOL BY THE BUYER	DIT CONTRACT IS H THE BUYER/STU! AS A RESULT OF T USTUDENT SHALL THE BUYER/STUD FRACT.	DENT HIS NOT
	YOUR PA	AYMENT SO	HEDÚLE WILL BE					ou default on any payme s balance shall be deeme	
in Payments due each Month	Number of Monthly P	Payments P	amount of Monthly ayments	First Payment Due Date-ASF Collects	payable upon dincluding, but a Should any mod late fee to cover	emand, and you a not limited to, coll athly payment be radditional admir	igree to pay allowal lection agency fees come more than 10 nistrative expenses	ble interest, and all cost s, court costs and attorne days past due, you will and other expenses rela	of collection, ys' fees be charged a
<i>O</i> '	• •			// /	the state of the s			all returned payments.	
ANCELLATION: If by reason of death or permanent disability, the buyer is unable to continue the agreement, the buyer or buyer's ate shall be relieved from the obligations of this contract, and if buyer has prepaid any sum, that amount shall be promptly funded. Should student(s) permanently move their residence more than 25 miles from an affiliated area, payment on this agreement it be suspended upon payment of an appropriate cancellation fee of \$50.00 and legitimate verification of the move. The buyer may neel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from a 9625 East 150th Street, Noblesville, Indiana 46060 address and that the services are no longer available as provided in the contract cause of the seller's permanent discontinuance of operation. Student agrees to follow school rules as promulgated from time to the contract of these rules may be the cause for suspension or cancellation of membership.									
hool Represent	tive	91	Buyer's S	ignature	ma -	· · · · · ·	Member's Signa	ture (if different from	buyer)
l elect to pay my		stallment	/ 23,0,30		ASF INTERNATION				
ments by Electro lerstand and agre ment method, a sh h monthly install cessing and hand	nic Funds I e that shoul 20.00 fee v ment to cov	Fransfer (EFT) d I discontinu will be added	post it to my acc	☐ Checkin	g (Must attach voided Visa MasterCa	check.) or Savi	ngs (Must attach dep Express Disco		3 Y
STATE	'S	igation or	Number of payu	ients 3 L	Amount of payment \$			07/6/08	
EXHIE		TLED TO	Bank Name	C. (C. 17:-	 	Bank Phone	#		
F (i	1	TTHET	Dan Linear con C		Leur	<u></u>	Da	ate 07/03/08	
<u> </u>		laza Drive.			303 986 9563 / 86	00 525 8967 / 1	Fax 303 980 8006	/ www.myasfaccount	.com



Highlands Ranch, CO 80129 www.myasfaccount.com 1-800-525-8967

1	6CHOOL#8329 Men Renew		
The second second	Programs offered: ☑ Black Belt Club	□ Leadership	□XMA

Lembership e Federal Equal Crec gin, sex or marital st portunity, Washingto	dit Opportunity Ac atus, or age (provi	et prohibits credito	rs from discrimina has the capacity to	ting against credit applicant contract). The agency that	ts with respect to any a administers complian	spect of a credit tr ce with this law is t	ansaction on the basis of race, color, religion, national the Federal Trade Commission, Equal Credit
) BUYER INFORMA	TTON ONLY - TO) BE FILLED O	UT BY APPLICA	ANT (PLEASE PRINT CI	LEARLY)		•
JYER'S First Name	Las	st		Birth date	Age	Home Phone	E-mail address
er live	to	1/24					
arrent mailing address	s	City		State	Zip		Social Security #
The state of the s	·						Social Security #
aployer			Position		How long	T w	ork Phone
					(yrs/mos)	,	,
TE OF THIS	AGREEM CLOSES A	ENT, AND : ND CEASE	SUCH CAN	CELLATION MU	NIGHT OF SC JST BE IN WE	ITING TO	HIRD BUSINESS DAY AFTER THE THE SCHOOL. IN THE EVENT ATED TO MAKE PAYMENTS
) TO BE FILLE	D OUT BY SC	HOOL EMPL	OYEE		WAIVER AND	RELEASE OF	LIABILITY: The School urges you and all studen
Todoute date in	5 / 10/	63X			to obtain a physic	al examination fr	om a doctor before using any exercise equipment or
Your agreement I					participating in an	ry exercise class.	All exercises, including the use of weights and use of
Your agreement l	begins on	<u> </u>	, and expires	on	any and all machi	nery, equipment,	and apparatus designed for exercising shall be at the
1 of Roberties	blash	hylt .			students sole risk	. Student understa	ands that the agreement to use, or selection of exercis uipment shall be student's entire responsibility, and
Other students w					the School shall n	ot be liable to stu	dent for any claims, demands, injuries, damages, or
Outer students wi	ito iliay aucitu.				actions arising du	e to injury to stud	ent's person or property arising out of or in connection
FIRST	L	AST		DATE OF BIRTH	with the use by st	udent of the servi	ces, facilities, and premises of the School. Student s, owners, agents and employees harmless from all
			·		claims which may	be brought agair	s, owners, agents and employees harmless from all ast them by student or on student's behalf for any suc
					injuries or claims		, and the state of
		_		,	1		1 1/2-11
		~~			STUDENT	S SIGNATURE	* Heather failey
Buyer is a Studen		_			ANY HOLDER	OF THIS CON	SUMER CREDIT CONTRACT IS SUBJECT
Total Sales Price	\$3649.00	0			TO ALL CLAIR	MS AND DEFE	NSES, WHICH THE BUYER/STUDENT
Amount of Down		$\overline{=}J_{1}$ uo $\partial\partial$		•			HE SCHOOL AS A RESULT OF THIS
Amount of Down	Payment is \$_	2(,-11.00	-		CONTRACT. F	ECOVERY BY	THE BUYER/STUDENT SHALL NOT
Remaining Balan	ace to be Paid to	DASF S 🔎					UNT PAID BY THE BUYER/STUDENT TO OTHIS CONTRACT.
	YOUR PAY	MENT SCHED	OLE WILL R	R:	7		
	·			1	as called for in th	is agreement, the	ENT: Should you default on any payment obligatio entire remaining balance shall be deemed due and
on Payments	Number of Monthly Payr		nt of Monthly	First Payment Due Date-ASF Collects	payable upon den	nand, and you agn	ee to pay allowable interest, and all cost of collection
due each Month	Monuny Pays	neats Payme	iits	Date-ASP Conecis	including, but not	limited to, collec	tion agency fees, court costs and attorneys' fees.
\times	1 1	360	0C.Pl	1 X	late fee to cover a	ily payment becor	me more than 10 days past due, you will be charged a trative expenses and other expenses related to
	!	\$	11.00		obtaining your na	vment. A fee will	be charged for all returned payments.
							Anthrea Service Control of the Contr
							ie the agreement, the buyer or buyer's
							hat amount shall be promptly
							ated area, payment on this agreement
							fication of the move. The buyer may
ncel this cont	ract if the h	ealth club f	acility opera	ted by the seller is	moved to a lo	eation that is	more than five (5) miles away from
e 9625 East 1:	50 th Street,	Noblesville,	Indiana 460	60 address and the	at the services	are no longe	r available as provided in the contract
cause of the s	eller's pern	nanent disco	ntinuance o	f operation. Stude	nt agrees to fol	low school re	ules as promulgated from time to
				suspension or cano			
arake		MUM		their foot			
:hool Representa		11	Buyer's S			. M	ember's Signature (if different from buyer)
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lerstand and agre			post it to my ac	count		uthorize my bank to	o make my payment by the method indicated below and
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EXH		ED TO A	Bank Address/0	City/State/Zin			
Y 1	. 7	THE TIME	Autoina				Date

a Drive, Suite 300, Highlands Ranch, CO 80129 / 303 986 9563 / 800 525 8967 / Fax 303 980 8006 / www.myasfaccount.com



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SCHOOL#8329 Di New	Renewal	Replacemen	t/Upgrade
Programs offered: 🖺 Blac	k Belt Club	Leadership	□XMA

1-800-323-0907								
Membership Agreement The Federal Equal Credit Opportunity Act prohibits creditors from discriminating againging, sex or manital status, or age (provided the applicant has the capacity to comment Opportunity, Washington, D.C. 20580. (A) BUYER INFORMATION ONLY—TO BE FILLEO OUT BY APPLICANT (PI	nst credit applicants with respect to any aspect of a credit trunspotion on the basis of race, color, religion, national). The agency that administers compliance with this law is the Federal Trade Commission, Equal Credit EASE PRINT CLEARLY)							
BUYER'S First Namo Last	Birth date Age Homo Phone E-mail address							
FRISIEN OCKENTELS	()./							
Current mailing uddress City	State Zip Social Sociarity #							
Employer Position	How long Work Phone							
	*/mox) ()							
DATE OF THIS ACREEMENT, AND SUCH CANCEL	YT BY WITHINGHT OF SCHOOL'S THIRD BUSINESS DAY AFTER THE LATION MUST BE IN WRITING TO THE SCHOOL IN THE EVENT ESS, YOU ARE NO LONGER OBLIGATED TO MAKE PAYMENTS							
UNDER THIS AGREEMENT.	WAIVER AND RELEASE OF LIABILITY: The School urges you and all students							
(B) TO BE FILLED OUT BY SCHOOL EMPLOYEE 1. Today's date is 2. Your agreement begins on FILL BELT 1. TOTAL BE	to obtain a physical examination from a doctor before using any exercise equipment or participating in any exercise class. All exercises, including the use of weights and use of any and all machinery, equipment, and apparatus designed for exercising shall be at the student's hole risk. Student understands that the agroement to use, or selection of exercise programs, methods and types of equipment shall be student's entire responsibility, and							
3. Other students who may attend:	the Softool shall not be liable to student for any claims, demands, injuries, damages, or actions arising due to injury to student's person or property arising out of or in connection							
FIRST LAST DATE	with the use by student of the services, facilities, and promises of the School. Student harby holds the School, its officers, owners, agents and employees harmless from all claims which may be brought against them by student or on student's bohalf for any such injurios or claims.							
	STUDENT'S SIGNATURE MANUEL STUDENTS SIGNATURE							
4. Buyer is a Student? (Circle Circle) Yes No	ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT							
5. Total Sales Price \$77.2	TO ALL CLAIMS AND DEFENSES. WHICH THE BUYER/STUDENT							
6. Amount of Down Payment is \$	COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT							
7. Remaining Balance to be Paid to ASF 5 7 C	EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.							
YOUR PAYMENT SCHEDULE WILL BE:	DEFAULT AND LATE PAYMENT: Should you default on any payment obligation							
are due each Month Monthly Payments Payments Doc	ASF Collects AS							
CANCELLATION: If by reason of death or permanent disability, the buyer is unable to continue the agreement, the buyer or buyer's estate shall be relieved from the obligations of this contract, and if buyer has prepaid any sum, that amount shall be promptly refunded. Should student(s) permanently move their residence more than 25 miles from an affiliated area, payment on this agreement will be suspended upon payment of an appropriate cancellation fee of \$50.00 and legitimate verification of the move. The buyer may cancel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from the 9625 East 150th Street, Noblesville, Indiana 46060 address and that the services are no longer available as provided in the contract because of the seller's permanent discontinuance of operation. Student agrees to follow school rules as promulgated from time to time. Violation of these rules may be the cause for suspension or cancellation of membership.								
School Representative Buyer's Signatu								
(C) I elect to pay my monthly installment	ASF INTERNATIONAL EFT AUTHORIZATION							
payments by Electronic Funds Transfer (EFT). I understand and agree that should I discontinue this payment method, a \$20.00 fee will be added to each monthly installment to cover the costs of processing and handling.	authorize my bank to make my payment by the method indicated below and Checking (Must ettach voided check.) or Savings (Must attach deposit stip.) or (CCC 08 4) Wisa MasterCard American Express Discover							
This form of payment, if discontinued, does not Number of payments	36 Amount of payment \$ 200 . Let due date 5/24/66							
release you from your payment obligation or membership contract.	Bank Phone #							
YOU, THE BUYER, ARE ENTITLED TO A Bank Address/City/Star								
T THE TIME Authorized Signature	16 1 1 1 2 1 1 1 1 WY							
CTATE'S	CO 80129 / 303 986 9563 /-800 525 8967 / Fax 303 980 8006 / www.myasfaccount.com							
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TOTAL P.002



640 Plaza Drive, Suite 300 Highlands Ranch, CO 80128 www.myasfaccount.com (800) 525-8967

SCHOOL#7417 Friew	Renewal	☐ Replacemen	t/Upgrade
Programs offered Black	k Belt Club	□ Leadership	□ XMA

NTERNATIONAL	(800) 525-8967	Program	з оцегеацива	CK Best Club L1	Leadership , LI XMA
Aembership Agreement the Federal Equal Credit Opportunity Act probit	bits creditors from discriminating begins cred	dit applicants with res	pect to any aspect of a ci	edit transaction on the basi	of race, color, religion, pational
gin, sex or marital status, or age (provided the portunity, Washington, D.C. 20380.	applicant has the capacity to contract). The s	agency that administe	ts compliance with this i	aw is the Federal Trade Co	mmission, Equal Credit
BUYER INFORMATION ONLY - TO BE F IYER'S First Name Last	ILLED OUT BY APPLICANT (PLEASE I	PRINT CLEARLY)	Age Home Pho		E-mail address
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ELECT TO PAY MY MONTHLY DUI	-s via-				
Electronic Funds Transfer (EFT) from m		In cas	e of emergency, call:		
Please send me a Payment Coupon Book	•	Phone	#() <u> </u>		
B) TO BE FILLED OUT BY SCHOO		WAIV	ER AND RELEASE	OF LIABILITY: The	School urges you and all students to
. Today's date is	06	obtain a	physical examination fo	om a doctor before using at	ly exercise equipment or the use of weighte and use of any
Vous serement besieves 4, 25	OG and and an INTEL ME	and all	machinery, equipment, se	nd apparatus designed for e	xereising shall be at the student's selection of exercise programs,
Your agreement begins on	and expires on	method	t and types of equipment	shall be student's entire res	ponsibility, and the School shall not
EIRST LAST	DATE OF BIR	etu Itomude	at's person of property a	rising out of or in connection	ges, or actions arising due to injury a with the use by student of the
		services	i, facilities, and premises	of the School, Student hen	by holds the School, its officers, ich may be brought against them by
		student	or on student's behalf for	r any such injuries or)claim	L
		CANC	'UDENT'S SIGNAT	on of death of permanels	reability, the buyer is unable to
Buyer is a Student? (Circle One) Yes	No	continu	e the membership, buyer	or buyer's estate shall be re	lieved from the obligations of this
5. Total Sales Price \$ 5,000.00	,	student	(s) permanently move the	eir residence more than 25 i	II be promptly refunded. Should miles from an affiliated area,
5. Amount of Down Payment is \$ 5,0	00.00				t of an appropriate cancellation fee igrees to follow school rules as
7. Remaining Balance to be Paid to ASF \$_	-0.00-		gated from time to time. align of membership.	Violation of these roles ma	y be the cause for suspension or
***************************************	T SCHEDULE WILL BE:		•	AKIBARD CDDDIT CAN	TRACT IS SUBJECT TO ALL
		CLAI	MS AND DEFENSES, 1	nhich the Buyer/St	UDENT COULD ASSERT
Vhen Payments Number of re due each Month Monthly Payments	Amount of Monthly First Payme Payments Date-ASF C	Collects THE	SUYER/STUDENT SHA	ALL NOT EXCEED THE	ONTRACT, RECOVERY BY TOTAL AMOUNT PAID BY
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23,	<u> </u>	1791K	D BUSINESS DAY AFT	fer the date of thi	S AGREEMENT, AND SUCH SCHOOL. IN THE EVENT THE
	CHECK B 18	8CHO	ol closes and ce	ases doing Business	, YOU ARE NO LONGER
Schlot	Representative			YMENTS UNDER THIS YMENT: Should you defi	AGREEMENT. out on any payment obligation as
×		called	for in this agreement, the	entire remaining balance si	hall be deemed due and payable all cost of collection, including, but
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SCHOOL#8329 Ne Renewal	Replacemen	t/Upgrade
Programs offered: Black Belt Club	☐ Leadership	□хма

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	atus, or age (provid		i from discrimina is the capacity to	ning against credit applications contract). The agency f	ants with respect to any a hat administers complian	aspect of a credit transaction on the oc with this law is the Federal Trac	basis of race, color, religion, national le Commission, Equal Credit					
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'our agreement	begins on	1 7 7	and expires	; on	student's sole ris	 k. Student understands that the a ids and types of equipment shall 	greement to use, or selection of exercise be student's entire responsibility, and					
Other students w	ho may attend:						laims, demands, injuries, damages, or r property arising out of or in connection					
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RST				-		y be brought against them by st	ents and employees harmless from all udent or on student's behalf for any such					
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tuver is a Stude	ent? (Circle One)	Yes No			1	'S SIGNATURE	PERIT CONTRACT IS SUBJECT					
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١٠		\$			obtaining your	sayment. A fee will be charged f	or all returned payments.					
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ASSESSED TO	relieved from	the obligat	ions of this	contract-and if	buver has preps	id any sum, that amon	et shall be promptly					
andeti. Shou	ild student(s) permanent	ly move the	eir residence mo	re than 25 miles	from an affiliated area	, payment on this agreement					
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9625 East 1	SO th STYLET	Anblewiller	Indiana 46	68 address and	that the services	ere no longer availabl	e as provided in the contract					
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Programs offered: 🗵	Nack Belt Club 🖾 Leadership 🗎 XM	À

1-800-525-8967	
Iembership Agreement 2280 Includes (2) LD n/c, le Federal Equal Green Opportunity Act prohibits creditors from discriminating against credit applications from discriminating against credit applications are or maintal status, or age (provided the applicant has the capacity to continot). The agency opportunity, Washington, D.C. 20580.	FOLKSHIPS: $+ C + TAR + P^{3+}CRABUATION$ and with respect to any aspect of a credit transaction on the basis of race, color, religion, national half administers compliance with this law is the Federal Trade Commission, Equal Credit
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TE OF THIS AGREEMENT, AND SUCH CANCELLATION A E SCHOOL CLOSES AND CLASES DOING BUSINESS, YOU DER TRIS AGREEMENT.	AUST BUILDING TO THE SCHOOL ON THE EVENT
TO BE FILLED OUT BY SCHOOL EMPLOYEE	WAIVER AND RELEASE OF LIABILITY: The School urges you and all students
Today's dato is 1 10008	to obtain a physical examination from a doctor before using any exercise equipment or
Your agreement begins on 1 / 10 / 08 and expires on	any and all machinery, equipment, and apparatus designed for exercising shall be at the student's sole right. Student understands that the agreement to use, or selection of exercise
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Other students who may attend:	the Schied shall not be hable to student for any claims, demands, minutes, damages, or actions disting due to mility to student's person or property arising and of or in connection
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14 (8) 03	Learns which may be brought against them by student or on students behalf for any such injuries or claims:
Buyer is a Student? (Circle One) Yes No	STUDENT'S SIGNATURE LING JOLG
Butal Sales Price \$ 3049 CV	AND INCIDENCE DESIGNATION OF THE REPORT OF T
Amount of Down Payment is \$ 49 00	COULD ASSESS AGAINST THE SCHOOL AS A SECRET OF THE
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SCHOOL#8329 D New Renewal	Replacemen	t/Upgrade
Programs offered: Black Belt Club	Leadership	□ XMA

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fambanshin A	graamant				
VIERNATIV	1-8	300-525-8967			

OU, THE BUYER, MAY CANCEL THIS AGREEMENT BY MIDNIGHT OF SCHOOL'S THIRD BUSINESS DAY AFTER THE ATE OF THIS AGREEMENT, AND SUCH CANCELLATION MUST BE IN WRITING TO THE SCHOOL. IN THE EVENT HE SCHOOL CLOSES AND CEASES DOING BUSINESS, YOU ARE NO LONGER OBLIGATED TO MAKE PAYMENTS NDER THIS AGREEMENT.

(yrs/mos)

	D OUT BY SCHOO	L EMPLOYEE	
. Your agreement	begins on/		s on
i. Other students wi	ho may attend:		
FIRST	LAST		DATE OF BIRTH
i. Buyer is a Studer	nt? (Circle One) Yes	: No	•
. Total Sales Price	\$		
i. Amount of Down	Payment is \$	· · · · · · · · · · · · · · · · · · ·	•
'. Remaining Balan	ice to be Paid to ASF	s	
	YOUR PAYMENT	SCHEDULE WILL B	E:
hen Payments e due each Month	Number of Monthly Payments	Amount of Monthly Payments	First Payment Due Date-ASF Collects

WAIVER AND RELEASE OF LIABILITY: The School urges you and all students to obtain a physical examination from a doctor before using any exercise equipment or participating in any exercise class. All exercises, including the use of weights and use of any and all machinery, equipment, and apparatus designed for exercising shall be at the student's sole risk. Student understands that the agreement to use, or selection of exercise programs, methods and types of equipment shall be student's entire responsibility, and the School shall not be liable to student for any claims, demands, injuries, damages, or actions arising due to injury to student's person or property arising out of or in connection with the use by student of the services, facilities, and premises of the School. Student hereby holds the School, its officers, owners, agents and employees harmless from all claims which may be brought against them by student or on student's behalf for any such injuries or claims.

STUDENT'S SIGNATURE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.

DEFAULT AND LATE PAYMENT: Should you default on any payment obligation as called for in this agreement, the entire remaining balance shall be deemed due and payable upon demand, and you agree to pay allowable interest, and all cost of collection, including, but not limited to, collection agency fees, court costs and attorneys' fees. Should any monthly payment become more than 10 days past due, you will be charged a late fee to cover additional administrative expenses and other expenses related to obtaining your payment. A fee will be charged for all returned payments.

ANCELLATION: If by reason of death or permanent disability, the buyer is unable to continue the agreement, the buyer or buyer's state shall be relieved from the obligations of this contract, and if buyer has prepaid any sum, that amount shall be promptly efunded. Should student(s) permanently move their residence more than 25 miles from an affiliated area, payment on this agreement ill be suspended upon payment of an appropriate cancellation fee of \$50.00 and legitimate verification of the move. The buyer may ancel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from he 9625 East 150th Street, Noblesville, Indiana 46060 address and that the services are no longer available as provided in the contract ecause of the seller's permanent discontinuance of operation. Student agrees to follow school rules as promulgated from time to ime. Violation of these rules may be the cause for suspension or cancellation of membership.

chool Representative	Buyer's Signature	Member's Signature (if different from buyer)
) I elect to pay my monthly installment yments by Electronic Funds Transfer (EFT). I idenstand and agree that should I discontinue this yment method, a \$20.00 fee will be added to ch monthly installment to cover the costs of occssing and handling.	post it to my account. Checking (Must attach voided cher	AL EFT AUTHORIZATION Ithorize my bank to make my payment by the method indicated below and ck.) or Savings (Must attach deposit slip.) or Manerican Express Discover
nis form of payment, if discontinued, does not	Number of payments , Amount of payment \$. Ist duo date
STATE'S	Bank Name	Bank Phone #
EXHIBIT TO A SETIME	Bank Address/City/State/Zip Authorized Signature	Date

EXHIBIT G ZIONSVILLE CONTRACTS



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OPI UC TO A

Bank Address/City/State/Zip

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SCHOOL#8474 ☐ New	<u></u>	newal	☐ Replacement/Upgrade

Programs offered: ☐ Black Belt Club	🖄 Leadership	₹] XM
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Membership Agreement The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants with respect to any aspect of a credit transaction on the basis of race, color, religion, national rigin, sex or marital status, or age (provided the applicant has the capacity to contract). The agency that administers compliance with this law is the Federal Trade Commission, Equal Credit									
Opportunity, Washington		II I ED OUT	DV ADDITIONER	H EASE BRING	T FADAV				
3UYER'S First Name	TION ONLY - TO BE F	ILLED OUT	BY APPLICANI (I	Birth date	Age	Home Phone	C		
	<u> </u>			Dirtir date	/ Age	House Thone	E-mail address		
-eroy	Devine	O't-							
Current mailing address	\$ 	City		State	Zip	Social S	ecurity #		
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					(yrs/mos))			
OU THE BUY	TED MAV CAN	CEL TH	IS ACDEEME	NT RV MID		MOI 'S THIRD PHEN	NESS DAY AFTER THE		
ATE OF THIS	AGREEMENT CLOSES AND (. AND SU	JCH CANCEL	LATION M	US/T BE IN WRI	ITING TO THE SCHO ER OBLIGATED TO N	OL IN THE EVENT		
B) TO BE FILLE	5 / 10 / 08	L EMPLO	YEE		to obtain a physica	l examination from a doctor before	The School urges you and all students re using any exercise equipment or		
Your origoment b		08	and avmiros on		participating in any	y exercise class. All exercises, in	cluding the use of weights and use of esigned for exercising shall be at the		
1st dugree	black belt - 1	st Frami	Said expiles on	$\widehat{\wedge}$	student's sole risk.	Student understands that the agree	ement to use, or selection of exercise student's entire responsibility, and		
Other students wi	no may attend:				the School shall no actions arising due	t be liable to student for any claid to injury to student's person or put	ms, demands, injuries, damages, or		
FIRST	LAST		D. T	Е ОБ ИКТН	hereby holds the Se	dent of the services, facilities, an chool, its officers, owners, agents	d premises of the School. Student		
, and a second distribution of the second distri					claims which may be brought against them by student or on student's behalf for any such injuries or claims. STUDENT'S SIGNATURE X LLOY A LLOY ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT				
	t? (Circle One) Yes	No	- 1						
. Total Sales Price	\$ 199.00	2	//		TO ALL CLAIM	IS AND DEFENSES, WHICI T AGAINST THE SCHOOL	THE BUYER/STUDENT		
. Amount of Down	Payment is \$ 900	<i>)</i>	//		COSTRACT. RI	ECOVERY BY THE BUYER	STUDENT SHALL NOT		
. Remaining Balan	ce to be Paid to ASF	<u>s</u> 8700.0			FKC ED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO THE SCHOOL PURSUANT TO THIS CONTRACT.				
	YOUR PAYMENT	SCHEDU	LE WILL BE:		1 6 4	· ·	ou default on any payment obligation		
hen Payments	Number of	Amount	of Monthly Firs	st Payment Due	as called for in this	s agreement, the entire remaining	balance shall be deemed due and		
due each Month	Monthly Payments	Payments	· ·	e-ASF Collects	including but not	and, and you agree to pay allowal imited to, collection agency fees	ple interest, and all cost of collections		
17th	79	200	~~ · ,	100	Should any monthi	y plyment become more than 10	days past due, you will be charged a		
1 1	. L1.	<u>\$300.</u>	<u>00 17</u>	L/17/08	late fee to cover ad	difficial administrative expenses to the charged for a	and other expenses related to		
ANCELLATE	ON. If his reason	n of death	í or něrmanení	disability th			ment, the buyer or buyer's		
tate shall be r	elieved from the	n vi ucati obligatio	ne of this cont	rect and if h	ic buyer is unabl	d any sum, that amount	shall be promptly		
funded Shou	ld student(s) nei	manently	move their re	sidence more	than 25 miles fr	om an affiliated area n	ayment on this agreement		
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incel this cont	ract if the health	ı club fac	ility operated l	by the seller i	s moved to a loca	ation that is more than i	ive (5) miles away from		
ie 4400 Westo	n Pointe Drive 2	Zionsville,	Indiana 4607	address and	that the service	s are no longer availabl	e as provided in the		
ontract becaus	e of the seller's	permane:	nt discontinuar	ice of operati	on. Student agre	ees to follow school rules	as promulgated from		
	olation of these								
Ja and co			X Olloy		vine				
chool Represents	itive ()		Buyer's Signal	ure		Member's Signat	ure (if different from buyer)		
	monthly installment		Λ	Li		AL EFT AUTHORIZATION			
	nic Funds Transfer (I e that should I discon	ا ديد د	post it to my account.	Devine		thorize my bank to make my paymen	nt by the method indicated below and		
yme method, a \$	20.00 fee will be add	led to	post it to my account.	Chesking	(Must attach voided chec	ck.) or Savings (Must attach depo	osit slip.) or		
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occessing and hand	img.	no not							
casi S	TATE'S	es not or	Number of payments	-29	Amount of payment \$	OV. OU, lst due date	17/17/08		
	XHIBIT		Bank Name			Bank Phone #			



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SCHOOL#8474	New Renewal	Replacemen	t/Upgrade
Programs offered:	New Renewal Black Belt Club	☐ Leadership	□ XMA

embership Agreement Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants with respect to any aspect of a credit transaction on the basis of race, color, religion, national in, sex or marital status, or age (provided the applicant has the capacity to contract). The agency that administers compliance with this law is the Federal Trade Commission, Equal Credit ortunity, Washington, D.C. 20580. BUYER INFORMATION ONLY - TO BE FILLED OUT BY APPLICANT (PLEASE PRINT CLEARLY) Birth date Home Phone E-mail address Arre YER'S First Name rent mailing address Zip Social Security # Work Phone (yrs/mos) U, THE BUYER, MAY CANCEL THIS AGREEMENT BY MIDNIGHT OF SCHOOL'S THIRD BUSINESS DAY AFTER THE TE OF THIS AGREEMENT, AND SUCH CANCELLATION MUST BE IN WRITING TO THE SCHOOL. IN THE EVENT $ar{x}$ SCHOOL CLOSES AND CEASES DOING BUSINESS, YOU ARE NO LONGER OBLIGATED TO MAKE PAYMENTS DER THIS AGREEMENT. TO BE FILLED OUT BY SCHOOL EMPLOYEE WAIVER AND RELEASE OF LIABILITY: The School urges you and all students oday's date is <u>5</u> / 8 / 08 to obtain a physical examination from a doctor before using any exercise equipment or participating in any exercise class. All exercises, including the use of weights and use of our agreement begins on 6 / 8 any and all machinery, equipment, and apparatus designed for exercising shall be at the student's sole risk. Student understands that the agreement to use, or selection of exercise programs, methods and types of equipment shall be student's entire responsibility, and the School shall not be liable to student for any claims, demands, injuries, damages, or ther students who may attend: actions arising due to injury to student's person or property arising out of or in connection with the use by student of the services, facilities, and premises of the School. Student DATE OF BIRTH RST LAST hereby holds the School, its officers, owners, agents and employees harmless from all claims which may be brought against them by student or on student's behalf for any such injuries or claims. STUDENT'S SIGNATURE (luyer is a Student? (Circle One) (Yes) ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES, WHICH THE BUYER/STUDENT otal Sales Price \$ 72.14.00 COULD ASSERT AGAINST THE SCHOOL AS A RESULT OF THIS mount of Down Payment is \$ 9700 CONTRACT. RECOVERY BY THE BUYER/STUDENT SHALL NOT EXCEED THE TOTAL AMOUNT PAID BY THE BUYER/STUDENT TO emaining Balance to be Paid to ASF \$ 7700.00 THE SCHOOL PURSUANT TO THIS CONTRACT. YOUR PAYMENT SCHEDULE WILL BE: DEFAULT AND LATE PAYMENT: Should you default on any payment obligation as called for in this agreement, the entire remaining balance shall be deemed due and First Payment Due Number of Amount of Monthly a Payments payable upon demand, and you agree to pay allowable interest, and all cost of collection, Date-ASF Collects ue each Month Monthly Payments Payments including, but not limited to, collection agency fees, court costs and attorneys' fees. Should any monthly payment become more than 10 days past due, you will be charged a 7/15/08 ·20000 late fee to cover additional administrative expenses and other expenses related to obtaining your payment. A fee will be charged for all returned payments. NCELLATION: If by reason of death or permanent disability, the buyer is unable to continue the agreement, the buyer or buyer's te shall be relieved from the obligations of this contract, and if buyer has prepaid any sum, that amount shall be promptly inded. Should student(s) permanently move their residence more than 25 miles from an affiliated area, payment on this agreement be suspended upon payment of an appropriate cancellation fee of \$50.00 and legitimate verification of the move The buyer may cel this contract if the health club facility operated by the seller is moved to a location that is more than five (5) miles away from 4400 Weston Pointe Drive Zionsville, Indiana 46077 address and that the services are no longer available as provided in the tract because of the seller's permanent discontinuance of operation. Student agrees to follow school rules as promulgated from e to time. Violation of these rules may be the cause for suspension of cancellation of membership. Buyer's Signature Member's Signature (if different from buyer) ool Representative ASF INTERNATIONAL EFT AUTHORIZATION elect to pay my monthly installment ients by Electronic Funds Transfer (EFT). I 2 mile _, authorize my bank to make my payment by the method indicated below and rstand and agree that should I discontinue this post it to my account. ient method, a \$20.00 fee will be added to Checking (Must attach voided check.) or Savings (Must attach deposit slip.) or monthly installment to cover the costs of ☑ Visa ☐ MasterCard ☐ American Express ☐ Discover ssing and handling. Routing # or Expiration Date (If Credit Card) Account #: form of payment, if discontinued, does not Amount of payment \$_700.00 Number of payments se y ber STATE'S Bank Name D A J, T Bank Address/City/State/Zip TME Y (Authorized Signature X ISI

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Authorized Signature

SCHOOL#8474 New Renewal	Replacemen	t/Upgrade
Programs offered: 🛛 Black Belt Club	Leadership	□хма

	Highland	s Ranch, (JO 80129			
	www.n	iyasfaccou	int.com	Programs offers	ed: 🛛 Black Belt Club	☐ Leadership ☐ XMA
TERNATIONAL		00-525-89	1	1 Tograms offere	d. Ed Black Belt Club	Lizadership Li Alvia
embership Agreement Federal Equal Credit Opportunity Act p in, sex or marital status, or age (provide	robibits creditor	s from discriminal	ting against credit applicontract). The agency	eants with respect to any as	spect of a credit transaction on the e with this law is the Federal Trade	basis of race, color, religion, national e Commission, Equal Credit
portunity, Washington, D.C. 20580.				of Bibin		
BUYER INFORMATION ONLY - TO B	E FILLED OU	T BY APPLICA	ANT (PLEASE PRINT		Home Phone	0 - 3 11-
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ul Mass	uck					
rrent mailing address	City	e* .	State	Zip	Social	Security #
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ployer		Position		How long	Work Phone	
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U, THE BUYER, MAY CA	NCEL T	IIS AGREE	EMENT BY MI		HOOL'S THIRD RUS	INESS DAV AFTER THE
TE OF THIS AGREEMEN E SCHOOL CLOSES AN DER THIS AGREEMENT	NT, AND S D CEASES	UCH CAN	CELLATION I	MUST BE IN WR	ITING TO THE SCHO	OOL. IN THE EVENT
TO BE FILLED OUT BY SCH		OYEE		WAIVER AND	RELEASE OF LIABILITY:	The School urges you and all studen
roday's date is 17 / 4 /0	<u>8</u>			to obtain a physica	al examination from a doctor bet	fore using any exercise equipment of
Your agreement begins on	80x P	_, and expires	on	any and all machin	nery, equipment, and apparatus of	including the use of weights and use of designed for exercising shall be at the
+ dury block Tall		any ment		student's sole risk.	Student understands that the ag	reement to use, or selection of exercise
j		J		the School shall no	is and types of equipment shall be of the best of the shall be to student for any class.	be student's entire responsibility, and sims, demands, injuries, damages, or
Other students who may attend:				actions arising due	e to injury to student's person or p	property arising out of or in connection
IRST LAS	ST		DATE OF BIRTH	hereby holds the S	ident of the services, facilities, a School, its officers, owners, agen	and premises of the School. Student ats and employees harmless from all
				 claims which may 	be brought against them by stud	dent or on student's behalf for any suc
				injuries or claims.		a di
				- STUDENT'S	SIGNATURE X Cu	Mesur
Buyer is a Student? (Circle One)	Yes No			ANY HOLDER	OF THIS CONSUMER CRI	EDIT CONTRACT IS SUBJECT
Potal Sales Price \$5760.00	_			TO ALL CLAIN	MS AND DEFENSES, WHIC	CH THE BUYER/STUDENT
Amount of Down Payment is \$ 5	760.00			COULD ASSER	T AGAINST THE SCHOOL ECOVERY BY THE BUYE	LAS A RESULT OF THIS
Remaining Balance to be Paid to A	_	/		EXCEED THE	TOTAL AMOUNT PAID BY	Y THE BUYER/STUDENT TO
			_	THE SCHOOL	PURSUANT TO THIS CON	TRACT.
YOUR PAYMI	ENT SCHED	ULE WILL BI	E:	DEFAULT AND	LATE PAYMENT: Should	you default on any payment obligatio
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lue each Month Monthly Paymer	nts Paymen	ts	Date-ASF Collects	including, but not	limited to, collection agency fee	s, court costs and attorneys' fees
X	57	60.00		Should any month	ly payment become more than I ditional administrative expense	0 days past due, you will be charged
	\$ 2 10	<u> </u>		obtaining your pay	ment. A fee will be charged for	all returned payments.
NCELLATION: If by rea	son of deat	h or nerma	nent disability			ement, the buyer or buyer's
ite shall be relieved from						
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cel this contract if the hea	lth club fa	cility opera	ted by the seller	is moved to a loc	ation that is more than	five (5) miles away from
4400 Weston Pointe Driv	e Zionsville	e, Indiana 4	6077 address a	id that the service	s are no longer availab	le as provided in the
tract because of the seller	's perman	ent disconti	nuance of opera	tion. Student agr	ees to follow school rule	es as promulgated from
e to time. Violation of the	se rules ma			on or cancellation	of membership.	
forage Jarain	W.	x ra		· · · · · · · · · · · · · · · · · · ·		
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elect to pay my monthly installm		~			IAL EFT AUTHORIZATION	
nents by Electronic Funds Transfe rstand and agree that should I dis		post it to my acc	count.	, aı	uthorize my bank to make my paym	ent by the method indicated below and
nent method, a \$20.00 fee will be	added to	, av	Checki	ng (Must attach voided che	ck.) or Savings (Must attach dep	posit slip.) or
monthly installment to cover the	costs of			Visa MasterCard	American Express Disc	over :
essing and handling.	does not	Account #:		Routing	or Expuration Date (If Credit Card	
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SCHOOL#8474 New	Renewal	Replacemen	t/Upgrade
Programs offered: 🗖 Black B	elt Club	Leadership	□хма

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embership Agreement Federal Equal Credit Opportunity Act prohibits creditors n, sex or marital status, or age (provided the applicant habitunity, Washington, D.C. 20580. BUYER INFORMATION ONLY - TO BE FILLED OU	is the capacity to contract). The ago	ency that administers complia	aspect of a credit transaction	n on the basis of race, color, religion, ral Trade Commission, Equal Credit	national
YER'S First Name Last		date Age	Home Phone	E-mail address	
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U, THE BUYER, MAY CANCEL THE OF THIS AGREEMENT, AND SE SCHOOL CLOSES AND CEASES DER THIS AGREEMENT. TO BE FILLED OUT BY SCHOOL EMPLO	UCH CANCELLATIÒ DOING BUSINESS, Y	N MUST BE IN W OU ARE NO LON	RITING TO THE S GER OBLIGATED	SCHOOL. IN THE EVE	ENT TS
oday's date is 3 / 1 / 0 6 our agreement begins on 3 / 1 / 0 6 our agreement begins on 3 / 1 / 0 6 out of the students who may attend: RST LAST uyer is a Student? (Circle One) (Vest) No otal Sales Price \$ 7290.00 mount of Down Payment is \$ 99.00 emaining Balance to be Paid to ASF \$ 720 YOUR PAYMENT SCHERIT Payments Number of Amount	DATE OF BIR	to obtain a phys participating in any and all mac student's sole ris programs, meth the School shall actions arising of with the use by hereby holds the claims which minjuries or claim STUDENT ANY HOLDE TO ALL CLA COULD ASSI CONTRACT EXCEED THE THE SCHOOL DEFAULT ALL as called for in	ical examination from a de any exercise class. All exe hinery, equipment, and appsk. Student understands that ods and types of equipment not be liable to student for the to injury to student's pestudent of the services, face school, its officers, owner as be brought alrainst them is. It's SIGNATURE X IR OF THIS CONSUMINES AND DEFENSES, ERIAGAINST THE SERIAGAINST	poctor before using any exercise equivoises, including the use of weight paratus designed for exercising shall the agreement to use, or selection at shall be student's entire responsion any claims, demands, injuries, discon or property arising out of or indities, and premises of the School ers, agents and employees harmless a by student or on student's behalf a by student or on student's behalf the student's behalf the student's behalf the student of the student's behalf the student's be	uipment or ts and use of all be at the n of exercise bility, and amages, or n connection i. Student s from all for any such SUBJECT DENT HIS NOT ENT TO
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veellation: If by reason of dear te shall be relieved from the obligate inded. Should student(s) permanent be suspended upon payment of an a cel this contract if the health club fa 4400 Weston Pointe Drive Zionsville tract because of the seller's permanent to time. Violation of these rules ma	ions of this contract, and y move their residence their residence the propriate cancellation of the second of the second and the second of the	d if buyer has prep more than 25 miles n fee of \$50.00 and l eller is moved to a l is and that the servi peration. Student ag	aid any sum, that a from an affiliated legitimate verification that is more ces are no longer a grees to follow schoon of membership.	mount shall be promptly area, payment on this ag on of the move. The buy than five (5) miles away vailable as provided in the	reement er may y from he from
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elect to pay my monthly installment ents by Electronic Funds Transfer (EFT). I stand and agree that should I discontinue this ent method, a \$20.00 fee will be added to monthly installment to cover the costs of ssing and handling.	post it to my account.	hecking (Must attach voided	* .	my payment by the method indicated attach deposit slip.) or	below and
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STATE'S FYHIRIT	Bank Name		Bank Phone #	*	

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